

SOME POOR RELIEF
QUESTIONS.

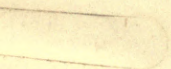
GERTRUDE LUBBOCK.





R. T. Kelly.

SOME POOR RELIEF
QUESTIONS.



THE FOURTH OF JULY
1864

SOME POOR RELIEF QUESTIONS.

WITH THE ARGUMENTS ON BOTH SIDES,
TOGETHER WITH THE SUMMARY OF THE REPORT OF THE
ROYAL COMMISSION ON THE AGED POOR, AND
EXTRACTS FROM THE EVIDENCE TAKEN
BEFORE THAT COMMISSION.

A MANUAL FOR WORKERS.

By MISS GERTRUDE LUBBOCK.

WITH A PREFACE BY THE RIGHT HON.
SIR JOHN LUBBOCK, BART., M.P.

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PREFACE.

MR. MURRAY has asked me to write a few lines by way of Preface to my daughter's book, and I have much pleasure in doing so. Though I fear I cannot claim to form an impartial opinion, still it seems to me that it will be useful, and I know that it has been carefully prepared.

The idea is taken from the valuable "Handbook to Political Questions of the Day," by Mr. Sydney Buxton, who has also been kind enough to look through the proofs and make many valuable suggestions.

As he says of his own book, so also in the present case there is no attempt to

have the general characteristic and tendency to weaken the feeling of individual self-dependence. There are many who appear to think that pauperism would cease to be pauperism if it were only made sufficiently pleasant, and especially if the pauper is allowed to retain his vote. But food and dress are merely accessories ; the essence of pauperism is that it is a condition of dependence.

The changing conditions of the country continually raise fresh problems. I see with pleasure that the number of aged paupers tends to decrease, and I hope this diminution will continue. On the other hand we may encounter a formidable difficulty in the future from the present tendency to fixed rates of wages. Will not the result be that men below the average strength, or above a certain age, will find it more and more difficult to obtain employment? It would be very

desirable if our Trades Councils would consider whether any steps could be taken to meet this danger.

We are sometimes told that the rich are getting richer, and the poor poorer. This is a great mistake. Sometimes I think that the rich are getting poorer. But however this may be, and while no doubt there is still a terribly sad amount of poverty and suffering, still it seems impossible for any one who studies the question, who looks to the Savings Bank Returns, to the Reports of the Friendly Societies, to the Poor Law Reports, and other sources of social statistics, to repress the hope that the hard lot of the poor is becoming somewhat less intolerable. For this there are three main causes : the rise in wages, the fall in prices, and last, but not least, better administration.

It is in the hope of doing something to

diminish suffering and improve the lot of the poor, by assisting to secure a wise administration of the Poor Law and of funds devoted to charity, that this book has been prepared.

JOHN LUBBOCK.

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ABBREVIATIONS.



C. O. S. = Charity Organisation Society.

B. of Guardians = Board of Guardians.

L. G. Board = Local Government Board.

P. L. = Poor Law.

SOME POOR RELIEF QUESTIONS.

CHAPTER I.

OUT-DOOR AND IN-DOOR RELIEF.

It is urged that out-door relief—*i.e.*, relief given to people at their own homes—should be confined, as far as possible, to temporarily urgent cases of sickness and accident, and to widows during the first month of widowhood, on the grounds:—*

* The present Poor Law enables Boards of Guardians to reduce out-relief to a minimum, if not practically to abolish it altogether; and many of those who desire to see strict administration universally applied, yet oppose legislative enactment as unnecessary and undesirable.

- (1) *That out-door relief is the main cause of pauperism, and tends directly to its increase.*

By giving out-relief, we make people paupers who would not become so if we offered them the house.

T. BLAND GARLAND, late Chairman Bradfield B. of Guardians, *P. L. Conference Reports*, 1888, p. 244.

“It (out-relief) is a far-reaching evil, much more so than is generally supposed. Not only the recipients are pauperised by it, but the whole neighbourhood, for a considerable area, learn to depend upon it when it is given freely. . . . The actual numbers in receipt are no criterion to the numbers that, though not in receipt of it, are being pauperized by the expectation of it. I can speak very strongly from my own personal observation of twenty years on this subject. . . . Then out-door relief increases in-door relief. That point is plain to the observation of any expert in poor-law matters.”

T. BLAND GARLAND, *Charity Organisation Review*, June, 1891.

Out-relief is the chief cause of pauperism, and accounts for four-fifths of the pauperism of this country, drunkenness and crime contributing very little to it.

Ditto.

“That out-door relief habitually operates as the Commissioners assert, is the testimony of Poor Law Inspectors repeated year after year in their annual reports of the Local Government Board. One and all declare that the supply creates the demand, that pauperism increases by leaps and bounds when the administration is lax. . . .”

“The State and Pensions in Old Age,” J. A. SPENDER, p. 148.

The degree of indigence and misery is exactly in proportion to the assistance given to the poor by rates.

ARTHUR YOUNG.

Facility of relief must of necessity tend to the increase of pauperism unless there be counteracting causes of trade, &c.

T. MACKAY, *Charity Organisation Review*, Ap. 1894, p. 171.

“ . . . nine-tenths of the Poor Law applicants are created by the system, and if it was not for the system, those people would not have existed in their present condition at all.”

W. VALLANCE, Clerk to the Whitechapel B. of Guardians, *P. L. Conference Reports*, 1889, p. 361.

“It is the mal-administration of the Poor Law in the past which has made so much misery

in our parishes, both in the town and in the country.”

Canon WILLES, *Guardian*, Basingstoke, *P. L. Conference Reports*, 1890, p. 233.

(2) *That an out-relief system perpetuates and increases misery and suffering, and is no real kindness to the poor.*

“To those who desire improved administration out-relief stands condemned for two chief reasons. Firstly, because it perpetuates the misery it professes to relieve, and secondly because of its cruelty.”

BALDWIN FLEMING, *Pauperism and Relief*, Reprint from the Annual Report of the L. G. Board, 1889—90. :

Out-relief instead of being a kindness to the people is deeply injurious to them.*

T. BLAND GARLAND, late Chairman Bradfield B. of Guardians, *P. L. Conference Reports*, 1888, p. 41.

* “ . . . during the last twenty years Poor Law administration has been the chief work of my life, with the sole object of helping to raise poor people within my reach from the slough of pauperism ; as each of these years have passed, I have been more and more satisfied that the only practical way of attaining this object is by abolishing out-relief, and that it is the greatest cruelty to the labouring people to give it. I think that no intelligent person who will carefully study the history of the Poor Law can doubt this.”

T. BLAND GARLAND, *P. L. Conference Reports*, 1890, p. 244.

A prodigal system of out-relief will in the long run defeat the object in view and increase the misery which it is intended to alleviate.

Out-door Relief, Report of EDMUND H. WODEHOUSE, *First Annual Report of the L. G. Board*, 1871—2, Appendix B., p. 97.

The system “takes away from a man the incentives which nature provides to induce him to practise the virtues of prudence, economy and thrift, and to seek to improve his condition in life.”

Rev. J. F. A. HERVEY, *Report of the Eastern District, P. L. Conference*, 1883.

An out-relief system “manufactures paupers wholesale, and makes any improvement in the condition of the poor impossible.”*

A. G. CROWDER, *Guardian*, St. George's-in-the-East. *Evidence given before the Committee of the H. of Lords on P. L. Relief*, 1888, p. 213.

“I think we ought gradually, if possible, to do away with out-door relief, not merely to relieve

* “My view is that the out-door relief system is so utterly demoralising to the character of the poor, that I deliberately would take the risk of a few hard cases arising, rather than continue a practice which, in my opinion, manufactures paupers wholesale, and makes any improvement in the condition of the poor impossible.”

A. G. CROWDER. *Evidence given before the Committee of the H. of Lords on P. L. Relief*, 1888, p. 213.

expense, but for the benefit of the poor themselves."

Earl SPENCER, *P. L. Conference Reports*, 1876, p. 56.

"There need be no cruelty in the strict administration of out-door relief; the actual cruelty consists in encouraging habits of extravagance and intemperance, by holding out assistance from the rates in an agreeable form, to all who may be pinched."

J. JONES, *Guardian*, Stepney, *P. L. Conference Reports*, 1876, p. 571.

Guardians cannot indulge themselves in this easy way of giving relief without causing a great amount of suffering, and doing great injury to the character and condition of the people.

Outdoor Relief, and "A More Excellent Way," by
Rev. WM. BURY, Chairman Brixworth B. of
Guardians, 1895.

- (3) *That out-relief creates distress by increasing the rates, and by bringing many persons on to the parish who would not otherwise be obliged to have recourse to parochial relief.*

" . . . so many thousands live just on the verge of pauperism, that any addition to local

burdens may make many who were before the payers of rates become the recipients of parochial relief."

Prof. H. FAWCETT, "Pauperism : its Causes and Remedies," p. 37.

" . . . every case in which out-relief is given has a direct tendency to encourage others to apply for it, so that, when relief out of the work-house is freely given, the number of paupers and consequently the amount of poor-rates will be constantly increasing. And it cannot be doubted that every additional penny which is added to the burden of local taxation, must be the means of bringing upon the rates many of those who were previously living upon the verge of pauperism."

Out-door Relief Report of ED. H. WODEHOUSE.
First Annual Report of the L. G. Board, 1871—2,
p. 97.

" . . . we are not administering a charitable institution, we are administering that which costs many a great deal of care and pains and perseverance to pay."

Rev. R. J. TACON, East and West Flegg B. of Guardians, *P. L. Conference Reports, 1891,* p. 356.

- (4) A.—*That whereas an indoor policy tends to ensure better wages and more constant*

employment to the working classes, out-relief lowers wages and hinders the chance of obtaining better remuneration or more regular employment.

“ . . . a farmer does not dare turn off his men in consequence of a transient interruption to his work when he knows that the only resource of the labourers may be to break up their establishments and go to the workhouse. . . Hence the workhouse relief brings in aid the operation of private interest to induce the farmer to give permanent employment to his men ; and it is important to mark that the hardship of sending a labourer and his family to the workhouse, the great topic of popular outcry, is the very circumstance that forms the labourer's safeguard against being thrown upon the parish, and secures him constant work.”

Report of the P. L. Commission, 1839, p. 131.
Report of E. C. TUFNELL, Esq.

“ Whenever relief is given to a person already earning something, the result necessarily is to depress the wages of other persons following the same occupation, because the pauper labourer can afford to take less than his fellows, having the difference made up to him by the union. They

are therefore obliged to come down to the lower rate which the pauper determines."

Out-door Relief, Prof. BRYCE, *P. L. Conference Reports*, 1876, p. 15.

"If the employer of labour has to pay more rates he can spend less in wages, and eventually the cost of local taxation must affect both the rent and the earnings of the labouring population."

"Pauperism and Relief," BALDWIN FLEMING, Inspector of the L. G. Board. Reprinted from the *Annual Report of the L. G. Board*, 1889—90.

"I think that for every penny you give in out-door relief you take away two pence from the wages."

Evidence of ALBERT PELL, before the Select Committee of the H. of Lords on P. L. Relief, 1888, p. 165.

"The relations between the poor-rates and labour wages are not now so scandalous as they were before the Poor Law Act of 1834. . . . But the principle remains the same now as it was half a century ago."

ESCOTT'S "England," 1885, p. 197.

If a man's wages are sufficient to enable him to maintain himself he ought not to require relief; "if they are not sufficient, the sooner they become so the better, but the last way likely to make

them so is to supplement them with out-door relief. The out-door relief system tends to make men poor, to keep them poor, to keep them down and to keep them back ; to create the very poverty it subsequently attempts most imperfectly to alleviate, and so far from increasing a labourer's income to diminish it, or at all events to keep it stationary."

Rev. J. F. HERVEY, *Report of the Eastern District P. L. Conference, 1883.*

" . . . in the interest of the wage earner it is necessary to administer the law so as to deter people, except in the last resort, from throwing themselves on the poor-rate."

T. MACKAY, *The Working Class and the Poor Law, P. L. Conference Reports, 1891, p. 285.*

(4B) — *That cases are constant of out-door relief promoting under-payment.*

Out-relief "lowers the rate of wages. The pauper can afford to sell his labour much cheaper than the man who is supporting himself. We had strong evidence of that in the enquiry of the Poor Law Commission of 1834, and I think that all observant men and women that have been engaged in poor-law administration will bear me

out in saying that it has been fully confirmed since then."

T. BLAND GARLAND, late Chairman Bradfield B. of
Guardians, *Charity Organisation Review*, June,
1891, p. 246.

"The fact that wages are lowered by poor-rates is no secret to employers of labour, for it is in evidence that in numerous instances they have favoured parish relief for that very reason. . . . And we find that the granting of this relief, with the view of giving lower wages, not only prevailed under the unamended Poor Law, but has been practised to a considerable degree under the less favouring conditions of the amended law."

"Dispauperisation," PRETYMAN, p. 66.

- (5) *That out-relief is virtually a form of wage. But a form of wage of the most undesirable kind; and it were better that the money spent in out-relief should go, as it would under a strict system of administration, to the working classes directly in the form of wages.*

"Where labourers, with an ordinary degree of prudence, cannot maintain themselves and their families without parish relief, such relief is part

of their own wages kept back to be doled out to them as emergency requires."

"The Original," WALKER, p. 406.

"It is better for the working classes and all sections of the community that he should be paid suitable wages than that he should make up for the deficiency by doles of any kind."

E. W. BRABROOK, Chief Registrar of Friendly Societies—British Assoc., Aug. 5th, 1892.

- (6) *That a system of out-relief is incompatible with thrift and independence, and is a great incentive to improvidence; whereas a restriction of out-relief has been found largely to increase the useful activity of friendly societies and savings banks, of which out-relief indisposes people to take advantage.*

"There is no single point in which those best acquainted with the subject more entirely concur than in recommending a more stringent administration of out-door relief as the best encouragement to providence . . . and it is generally admitted that no more potent agent can be de-

vised for inducing a man to join a friendly society than the dread of the workhouse."

Fourth Report of the Friendly Societies Commission,
1874, p. cxciv.

" . . . the experience of those who have worked under the Poor Law for many years has been, usually speaking, that more restricted out-relief has certainly encouraged thrift in the Unions in which the system is practised."

G. LLOYD BAKER, *P. L. Conference Reports*, 1891,
p. 358.

" . . . it (out-relief) exercises a very pernicious influence upon Friendly Societies by supplying reasons and inducements for not becoming a member to precisely the class of men whom it is desirable to gain over."

"The Poor Law, the Friendly Societies, and Old Age Destitution," by the Rev. T. FOWLE.

"The world at large even yet is not aware of the extent to which saving and thrifty habits are going on amongst us rapidly and increasingly I believe, under the system of right Poor Law administration."

Lord BASING, *P. L. Conference Reports*, 1891,
p. 297.*

* See also "Med. Relief," p. 91.

(7) *That out-relief is a source of injustice and discouragement to the independent and thrifty.*

“ . . . it (out-relief) places the individual who is not ashamed to come upon the rates in a distinctly better position than the more thrifty and independent breadwinner who makes the necessary effort to keep himself and family above the degradation of pauperism.”

“ Pauperism and Relief,” BALDWIN FLEMING, Inspector of the L. G. Board. Reprinted from the *Annual Report of the L. G. Board*, 1889—90.

“ There is abundant reason to conclude that a number at least equally large are just on the verge of pauperism ; often struggling with admirable resolution to obtain their own livelihood, and frequently suffering far more than is endured by the recipients of parochial relief.”

Prof. H. FAWCETT, “ Pauperism : its Causes and Remedies,” p. 3.*

“ As, therefore, it is impossible to distinguish between the deserving and the undeserving, between those whose poverty is involuntary, and those who are poor simply because they are indolent and intemperate, it becomes the more important to administer all relief in such a form as will prevent any applying for it except those who are forced to do so by necessity.”

Ditto, p. 43.

* See also pp. 49 and 53.

Since it is impossible to examine into the past circumstances of every applicant for relief, it is impossible to guard against cases of men who, after earning good wages, come for relief the moment they are in want, and having never put by anything, yet, being destitute, must be relieved.

Lord LYTTTELTON, June 14th, 1875, *H. of Lords.*

“ . . . the State must not pay exclusive regard to the interest of that portion of the population which has already been pauperized, but must also consider the effect which the grant of relief, and particularly the description of the relief, may have on the rest. . . . If the system places the pauper in a better condition than that of the poor labourer who supports himself, the latter is disheartened in his struggle to maintain his independence, and thus some of the working classes become demoralised.”

“The English Poor Law System,” Dr. P. ASCHROTT,
p. 129.

- (8) A.—*That encouragement cannot safely be given to the thrifty by discriminating in favour of members of friendly societies; and to allow the poor-rates to be treated as a subsidiary fund would*

have an injurious effect on such societies.

“ . . . the only safe basis on which the system of benefit societies can rest, under the present system of the legal right to relief, is, that they afford the means of providing, in times of distress or disability, a more eligible and respectable and liberal maintenance than that supplied under the Poor Law, and that they should be still regarded as a mode for avoiding the degradation of parish support, rather than as conferring a title by which a claim to such support may be established even beyond the line of actual destitution.”

Letter from the P. L. Board to R. H. Paget, M.P.,
5th Jan. 1870. See *Annual Report of the L. G.
Board*, 1869—70.

“ . . . the tendency of holding out such favours to members of Friendly Societies is to encourage men to insure for less than their real need with a Friendly Society, and to count on Poor Law relief to make up the sum required for their support. It cannot but be a mistake to deceive people into supposing that they are not receiving relief when they are in point of fact receiving it, and to hold out as an inducement to them to join clubs, a promise that

they may thus become paupers on more favourable terms."

Fourth Report of the Friendly Soc. Commission, 1874,
p. cxcii.

"The same favour that is shown to members of one kind of Friendly Society must be shown to all; for the Guardians have no means of discriminating between good and bad societies; and if they had, a man who through ignorance had joined a society which did not meet with their approval might with some justice complain that his provident intentions were not recognized as well as those of his neighbours, . . . but this would be *pro tanto* an encouragement to the worst kind of clubs, which are directly mischievous to the ratepayers by throwing their members on the rates, and discouraging to providence by failing to perform the promises held out to those who join them."

Ditto, p. cxc.*

(8) B.—*That it would be an injustice to those who had shown other forms of thrift, if the Guardians were to favour members of Friendly Societies;*

* See also Report of G. Culley, *Third Annual Report of the L. G. Board, 1873-4*, p. 75.

further that it is fallacious to argue that the member of a Friendly Society is no better off under a strict system than the man who has been improvident."

"... it should not be forgotten that so long as any out-door poor relief at all is granted to members of friendly societies, a person entitled to sick pay will, in fact, be more favourably dealt with by the Guardians than the owner of any other kind of property. To the latter, no relief could be properly granted so long as any of his property remained; the former would receive relief while still continuing entitled to sick pay, because the right to sick pay is not available property, and cannot be parted with by the person entitled to it, or appropriated by the Guardians. It may be added that it is a fallacy to suppose that a person entitled to sick pay from a Friendly Society would in the event of a stringent administration of the law be in no better position than one entirely without means."

Fourth Report of the Friendly Soc. Commission, 1874,
p. cxcii.

- (9) *That the effect of out-relief on the sense of family obligations and ties of*

relationship is disastrous. It tempts the poor to neglect their more unfortunate relations, checks their willingness to help one another, and moreover lessens the sympathy of the wealthier for the poorer classes.

“Children are not ashamed to let an aged parent go on the parish, when by a little self-sacrifice they could provide for his wants, just because the parish has accustomed them to think that it is not their duty, but the taxpayers’; and because the thing is done privately and quietly. When he is required to enter the workhouse, the shame which lingers in all but the basest natures, asserts itself, the feeling of their neighbours, if not their own, usually compels them to do their duty.”

Out-door Relief, Prof. BRYCE, *P. L. Conference Reports*, 1876, p. 13.

“That relatives will come forward and help when it is a question of the person going into the workhouse, much more readily than when it is a question of receiving out-door relief, I think there can be no doubt whatever.”

Evidence of Sir H. OWEN, Permanent Sec. to the L. G. Board, before the Committee of the H. of Lords on P. L. Relief, 1888, p. 25.

“Whilst in the one case relatives will help, in the other they do not see the necessity for it.”

Evidence of Sir H. OWEN, Permanent Sec. to the L. G. Board, before the Committee of the H. of Lords on P. L. Relief, 1888, p. 25.

“ . . . out-door relief is regarded by a considerable portion of our population as a fund from which they are perfectly justified in obtaining as much as possible. . . It is, in fact, looked upon as a gift which carries with it no onerous conditions. This being the case, there is comparatively little inducement for people to make an effort to keep themselves or their relations off the rates. The clergy of our large towns, and others who have had much personal intercourse with the poor, deplore the effects produced by our Poor Law in weakening the bonds of relationship and affection.”

FAWCETT’S “Pauperism,” p. 29.

“Where there are relatives able to assist, whether legally bound or not, an offer of the ‘house’ or the schools very often forces them to do their duty for fear of the disgrace.”

A. G. CROWDER, *Guardian*, St. George’s-in-the-East, P. L. Conference Reports, 1876, p. 230.

“ . . . over and over again have such persons (friends and relatives) been found to be holding

back merely because of the knowledge that those whom they ought to assist were in no danger of going into the House, and over and over again have such persons' purses been opened by the contrary conviction."

English Poor Law and Voluntary Effort, H. G. WILLINK, *Guardian*, Bradfield, *P. L. Conference Reports*, 1891, p. 12.

Out-relief "demoralises the natural relations between parents and children."

T. BLAND GARLAND, *Charity Organisation Review*, June, 1891, p. 246.

The system of out-relief tends to make the upper classes consider "that they are discharged from the obligation of helping their neighbours personally, and by personal sacrifice."

ALBERT PELL, *Evidence given before the Committee of the H. of Lords on P. L. Relief*, 1888, p. 165.

Lax administration of out-relief is a great discouragement to charity on the part of the well-to-do classes.

Ditto, p. 184.

(10) *That out-relief is liable to indefinite expansion.*

Out-relief "appears to contain in itself the elements of an almost indefinite extension . . .

Among the elements of extension are the constantly diminishing reluctance to claim an apparent benefit, the receipt of which imposes no sacrifice, except a sensation of shame quickly obliterated by habit, even if not prevented by example; the difficulty often amounting to impossibility on the part of those who administer and award relief of ascertaining whether any or what necessity for it exists, and the existence in many cases of positive motives on their parts to grant it when unnecessary, or themselves to create the necessity."

Report of the P. L. Commission, 1834, p. 44.

"It would therefore seem that whenever outdoor relief is granted a dangerous force is called into existence, which we have no power adequately to control."

Prof. H. FAWCETT, "Pauperism: its Causes and Remedies," p. 49.

"Every case in which out-relief is granted has a direct tendency to encourage other persons to apply for similar assistance, while the offer of relief in the workhouse is not attended with the same consequences to any appreciable extent."

Out-relief, Report of ED. H. WODEHOUSE. See *Annual Report of the L. G. Board, 1870—71.*

“To be workable at all, a system of out-door relief requires the closest scrutiny of individual cases; and where this is neglected the number of applicants quickly increases, imposture becomes easier, and the character of the parish sinks. But under our present arrangements the scrutiny is very seldom insisted on, and is indeed extremely difficult.”

Out-door Relief, Prof. BRYCE, *P. L. Conference Reports*, 1876, p. 13.

“And it is as certain as any law of human nature, that every instance in which relief is given without absolute necessity for it produces a crop of other cases in which it will be asked for by those who could do without it.”

Ditto, p. 19.

“Poor-law relief is looked upon as a right. It is a regular fund from which sums can always be drawn, and the poor people look upon it as right to draw from this fund. That is a very different thing, and leads very much more to dependence than if they look to uncertain funds like charity . . . I should like to see outdoor relief diminished by the system described by Mr. Crowder.”

Earl SPENCER, *P. L. Conference Reports*, 1876, p. 56.

“There can be no sufficient supervision over a large number of cases, and if enquiry is insufficient the number is likely to be very large.”

C. S. LOCH, *Some Controverted Points in Poor Relief*, *The Economic Journal*, Dec. 1893.

“It is universally acknowledged by all who have watched its effects that it demoralizes the neighbourhood, tempting everyone to apply for it who knows that his neighbour is thus assisted.”

LEVI L. BARBOUR, see *Proceedings of the Annual Conference of Charities and Correction*, 1891, p. 45.

“The mischief of out-door relief is not confined to the persons who receive it, but the poison permeates the whole community of the neighbourhood in which the recipients live.”

T. BLAND GARLAND, *P. L. Conference Reports*, 1888, p. 40.

(II) A.—*That from the point of view both of the moral and material welfare of the poorer classes, it is essential that the position of the pauper should be less eligible than that of the independent labourer.*

“Throughout the evidence it is shown that in proportion as the condition of any pauper class is

elevated above the condition of the independent labourers, the condition of the independent class is depressed; their industry is impaired, their employment becomes unsteady, and its remuneration in wages is diminished. . . . Every penny bestowed that tends to render the condition of the pauper more eligible than that of the independent labourer is a bounty on indolence and vice."

Report of the P. L. Commissioners, 1834, p. 228.

"Unless the condition of the pauper is on the whole less eligible than that of the independent labourer, the law destroys the strongest motives to good conduct, steady industry, providence and frugality among the labouring classes; and induces persons by idleness and imposture to throw themselves upon the rates for support."

Report of the P. L. Commission on the Further Amendment of the P. L., 1839, p. 45.

(11) B.—*That the only means of ensuring that the pauper's condition is less eligible than that of the poorest independent labourer is to offer the workhouse.**

"With respect to the out-door relief there must from the very nature of it be an immense deal of

* "With regard to the principle of giving poor relief under con-

fraud. There is no industry, no inspection, no human skill which will prevent gross impositions belonging to this mode of relief."

S. MILLER, Assistant Overseer in the parish of St. Sepulchre, quoted in the *Report of the P. L. Commission*, 1834, p. 46.

"The only sure mode of ascertaining whether the total receipts of the labourer are really sufficient for the maintenance of himself and his family is to offer, in lieu of them, an adequate but less eligible maintenance, which will not be accepted unless necessity requires it. This can be effected by the offer of the workhouse and by that only."

Report of the P. L. Commission on the Further Amendment of the P. L., 1839, p. 64.

"It is impossible to apply the principle (that the pauper's condition should be less eligible than that of the poorest independent labourer) to those who receive out-door or domiciliary relief, for their condition cannot always be ascertained or regulated, inasmuch as it is often impossible to discover what resources they have or what aid they

ditions more ineligible than those under which the labouring classes have to live, it should be noticed, perhaps, that as these conditions improve the relative standard of relief in the workhouse may probably be raised without detriment."

Some Controverted Points in Poor Relief, C. S. LOCH, *The Economic Journal*, Dec. 1893.

may receive in addition to the maintenance afforded to them from the poor-rates."

Report of the P. L. Commission, 1839, p. 47.

"It is impossible where it is given with tolerable freedom for the relieving officers to ascertain the actual circumstances of the recipients. In most unions the relieving officers have several hundred out-door paupers to look after. I know for a fact, at any rate as far as country unions with the large areas that they have are concerned, that relieving officers cannot touch the fringe of the subject in regard to ascertaining what the condition of these people is, when they have so many to look after."

T. BLAND GARLAND, *Charity Organisation Review*,
June, 1891, p. 246.

"And there is an absolutely concurrent testimony that there neither is nor can be anything like adequate information as to the circumstances of the case upon which the guardians can base their decision."

REV. T. FOWLE, "The Poor Law," *The English Citizen Series*, p. 120.

(12) *That the uncertainty necessarily attending the out-relief system causes it to bear very hardly upon the poor."*

"All deviations from a general rule have a tendency to break down forethought, and to produce eventually greater evil than they alleviate. It is far the truest kindness towards the poor to be strict, and even stern, in maintaining unfringed general laws of relief. They then know precisely what they have to expect, and prepare themselves accordingly."

Report of the P. L. Commission, 1839, Report of E. B. TWISTLETON, p. 147.

"A hesitating and variable course of administration of relief tends to promote speculative applications from the poor and so to encourage them in improvident habits, while at the same time it frequently inflicts much injustice on them by a sudden return to principles which have been for a time abandoned."

Report of H. LONGLEY, Annual Report of the L. G. Board, 1873-4, p. 160.

"The thrift test . . . is no test at all. The standard of the obligation to give relief on the part of the administrators, and of the claim to

receive relief on the part of the applicants, will vary everywhere, indeed must everywhere vary. What, for instance, is a reasonable amount of thrift? The question will be answered in many ways. . . . Thus the number of conditions in accordance with which the standard of obligation to give relief will rise in one Union and fall in another, becomes indefinite. . . . The thrift test is after all no test, but a source of injustice ; and thrift after all is found to be only one point out of many in the enquiry."

Some Controverted Points in Poor Relief, C. S.
LOCH, *The Economic Journal*, Dec. 1893.

"The present system from its uncertainty leads to a great hardship and injury. I do not mean only that a hard case here and there occurs, when the house is unexpectedly offered instead of out-relief, though such cases where they arise from an absence of distinct principles, are to be condemned. I refer to that larger injury which is done to the whole of the labouring classes, by leaving it uncertain as to how much provision they must make for the ordinary wants of life."

J. R. HOLLOND, *P. L. Conference Reports*, 1876
p 618

- (13) *That out-relief is necessarily inadequate, and on that account alone fraught with injurious consequences.*

It is urged by the Poor Law Commissioners and ratified by common sense, that the condition of the pauper ought to be inferior to that of the poorest independent labourer, and since the condition of the poorest labourer is so poor that attempts to maintain the pauper at his own home in a still inferior condition result inevitably in inadequacy of relief, which is undesirable, the only alternative is to give in-door relief.

T. MACKAY, On the Co-operation of Charitable Agencies with the Poor Law, *Charity Organisation Review*, June 1893, p. 242.

Poor Law inspectors one and all declare that the system "leads to the distribution, without proper enquiry, of small doles which are inadequate and unhelpful when the necessity is real, and extremely demoralizing when it is not real."

"The State and Pensions in Old Age," J. A. SPENDER, p. 148.

"One of the strongest arguments against out-relief is the cruel inadequacy of the amount given . . . if adequate out-relief were given to all the

present recipients the burden upon the rates would become intolerable.”

“Pauperism and Relief,” BALDWIN FLEMING, Inspector of the L. G. Board. Reprinted from the *Annual Report of the L. G. Board*, 1889—90.

“The opponents of out-relief object to it because . . . they hold it to be demoralizing and most oppressive to pretend to relieve a man by the grant of an amount upon which it is absolutely impossible that he can live.”

Ditto.

“ . . . it is evident that inadequate relief must be supplemented by charity or by begging or by working. Charity is misapplied when it is used to eke out inadequate rate relief. Begging is admittedly an undesirable complement to an insufficient allowance. Working involves the necessary consequence that the relief is in aid of wages.”

Ditto.

(14) *That it is certain that a firm and settled policy of strict administration would reduce pauperism to very small dimensions; and that this policy has never failed to result in a general*

improvement in the condition of the poor.

Wherever out-relief to the able-bodied has been abolished :—

- “(1) Their industry has been restored and improved.
- (2) Frugal habits have been created or strengthened.
- (3) The permanent demand for their labour has increased.
- (4) And the increase has been such that their wages, so far from being depressed by the increased amount of labour in the market, have in general advanced.
- (5) The number of improvident and wretched marriages has diminished.
- (6) Their discontent has abated, and their moral and social condition in every way improved.”

Report of the P. L. Commission, 1834, p. 261.

“A remedy which has been tried under almost every conceivable variety of conditions, and which has never failed to raise many to independence who would otherwise have remained paupers.”

“Pauperism and Relief,” BALDWIN FLEMING, Inspector of the L. G. Board. Reprinted from the *Annual Report of the L. G. Board, 1889—90.*

“The beneficial results which invariably follow a steady adherence to the workhouse system are no longer a matter of conjecture, but have been proved by long and continuous experience, and we have the fullest confidence that the same results will ensue from the adoption of the system as far as practicable in all cases.”

L. G. Board Report, 1874—5.

“Its discontinuance has, wherever it has been attempted, been followed by an immense decrease in the annual rate of pauperism.”

ESCOTT'S “England,” 1885, p. 199.

“The reduction of pauperism in England and Wales has been coincident with a reduction in out-door relief—a reduction that is not merely relative but absolute. . . . In London too the decrease since 1871 has been absolute, and not merely relative to population.”

C. S. LOCH, *The Statistics of Metropolitan Pauperism, Charity Organisation Review*, July 1894.

“The wise system of restricted relief to the able-bodied has affected the whole pauperism of the country—the children and the aged, as well as those in active life.”

C. S. LOCH, *Pauperism, Wages, and Prices*, Jan. 21st, 1894.

- (15) *That a strict administration neither pushes pauperism back into a mass of unrelieved poverty, nor drives it from one district to another, nor forces persons into the workhouse; but on the contrary makes the persons in question self-supporting or friend-supported; in either case their condition is improved.*

“ . . . if our people pass out of our Union, a very large majority would be certainly sent back to us as soon as they became paupers. I think I may safely say I do not know one single instance in twenty years in which that has taken place. People do not leave their union for that cause.”

T. BLAND GARLAND, late Chairman, Bradfield B. of Guardians, *P. L. Conference Reports*, 1891.

“It is a great mistake to suppose that the restriction of out-relief increases in-door relief; on the contrary it decreases it. If you do not manufacture paupers by giving out-relief they do not exist, and therefore cannot go into the house to increase the numbers.”

Ditto, *P. L. Conference Reports*, 1890, p. 244.

The contention that a strict system of administration merely pushes pauperism back into a mass of unrelieved poverty, will not square with the fact that when out-door relief is stopped, in-door relief also has a tendency to diminish.

T. MACKAY, *The National Review*, March 1892.*

(16) *That in view of the good effects of a strict system wheresoever tried, it is both unreasonable and unwise to urge the danger of reaction.*

"It is not proposed to push the better administration of Poor Law relief by legislative enactment. Undertaken voluntarily and gradually its good results are manifest, and thus the probability of reaction constantly diminishes. . . . The evils of the old Poor Law were not caused by any reaction from a better, more careful, or even more stringent system."

C. S. LOCH, Letter to J. Chamberlain, M.P., *Times*, Jan. 28th, 1891.

The objection to a strict administration of the Poor Law founded on its unpopularity is the

* See also BALDWIN FLEMING, "Pauperism and Relief," reprinted from the *Annual Report of the L. G. Board*, 1889—90; C. S. LOCH, "Old Age Pensions and Pauperism;" ALBERT PELL, "Out-relief," a paper, Oct. 14th, 1890.

same objection which if persisted in would have deprived us of the Poor Law Reform Act of 1834.

T. MACKAY, Old Age Pensions, *The National Review*, March, 1892.

(17) *That out-relief is condemnea by all who have brought study and experience to bear on Poor Law administration.*

“ . . . there is no subject in which there is a more complete unanimity of opinion among persons who have made any intelligent study of the question. Among the recognized authorities there is absolute conformity.”

T. MACKAY, On the Co-operation of Charitable Agencies with the Poor Law ; *Charity Organisation Review*, June, 1893, p. 246.

“ Theoretical economists, and the most experienced practical men, have been nearly unanimous in condemning out-door relief.”

Outdoor Relief, Prof. BRYCE, M.P., *P. L. Conference Reports*, 1876, p. 7.

“ As regards the latter (out-relief) there is an overwhelming preponderance of actual testimony and of skilled opinion against it.”

ESCOTT'S “ England ” (1885), p. 199.

“That out-door relief habitually operates as the Commissioners assert is the testimony of Poor Law inspectors repeated year after year in their annual reports to the Local Government Board.”

“The State and Pensions in Old Age,” J. A. SPENDER, M.A., p. 148.

- (18) *That many of the alleged hardships of the workhouse, such as the association of the respectable with the disreputable inmates, the separation of old couples and of parents and children, are no longer inherent to an in-door policy. The remedies lie in the hands of the guardians, and are being applied in all well-managed unions.*

“There are very few workhouses where a respectable person need be placed with disreputable associates. . . . The remedy for this objection, so far as it exists, is in the guardians’ own hands. They have full power to classify the inmates so as to prevent the association of respectable persons with disreputable inmates.”

“Pauperism and Relief,” BALDWIN FLEMING, Inspector of the L. G. Board. Reprinted from the *Annual Report of the L. G. Board*, 1889—90.

“ . . . when parents and children are in the house together, the Board’s regulations contemplate daily interviews.”

“Pauperism and Relief,” BALDWIN FLEMING,
Inspector of the L. G. Board. Reprinted from
the *Annual Report of the L. G. Board*, 1889—90.

“The Poor Law Act of 1847 provided that where any two persons being husband and wife, both of whom shall have attained the age of sixty years, shall be sent into any workhouse, such two persons shall not be compelled to live separate and apart from each other, and by the 39 & 40 Vict. c. 61, it is further provided that the guardians may permit any married couples to live together, either of whom shall be infirm, sick, or disabled by any injury, or above the age of sixty years.”

Workhouse Administration. *Circular of the L. G. Board*, 29th Jan. 1895.

“To classification in the workhouse much attention is being paid, and since 1866 there has been a continual advance in the matter.”

C. S. LOCH, “Some Controverted Points in Poor Relief,” *The Economic Journal*, Dec. 1893, p. 588.

“ . . . the hardship to people of respectable antecedents has been enormously mitigated—the

various classes of paupers are kept separate, and under the same idea the children are isolated from the adults."

W. BOUSFIELD, Kensington B. of Guardians, *P. L. Conference Reports*, 1891, p. 365.

"It may be said that the workhouse demoralizes those who dwell in it. Facts can be deduced which will prove that this allegation is not generally true; but even if it were so, it would indicate not an inherent defect but merely show a faulty administration."

Prof. H. FAWCETT, "Pauperism," p. 45.

"My own feeling is that the number of bad characters in the workhouse is very often exaggerated, and I know that in all well-conducted workhouses an effort is made to separate those who are respectable—who have respectable antecedents—from those who might annoy them, either by misconduct or by evil language.

J. CHAMBERLAIN, M.P., "Old Age Pensions," Dec. th, 1894; see *Times*, Dec. 7th.

- (19) *That the reluctance of the poor to go into the workhouse constitutes no argument against a strict policy; but is much*

to be desired in the interest of the poor themselves.

“The frugality and forethought of a young labourer would be useless if he foresaw the certainty of a better asylum for his old age, than he could possibly provide by his own exertions.”

Report of the P. L. Commission, 1839, p. 47.

Reluctance to enter the workhouse most fortunately does exist, and everyone who wishes well to the labouring classes must most earnestly hope it may continue to exist. It is the best inducement to thrift and independence, and the most powerful influence to lead children to support their parents and relations.

BALDWIN FLEMING, Inspector of the L. G. Board,
“Pauperism and Relief.” Reprinted from the
Annual Report of the L. G. Board, 1889—90.

“He thought that already in point of food, clothing and warmth, the inmates of our workhouses were quite as well off as many of those who had to contribute to their maintenance there, and if they removed all discomforts and disadvantages which attached to residence in a workhouse, they would altogether remove the stimulus to exertion to which he had alluded.”

H. JENNER FUST, jun., L. G. Board Inspector,
P. L. Conference Reports, 1892, p. 223.

- (20) *That the poor have no just ground of complaint when offered the workhouse, and that those who come upon the rates must be content to receive support in the manner considered most consistent with the public welfare.*

“ . . . even if it be in some rare cases a hardship, it appears from the evidence that it is a hardship to which the good of society requires the applicant to submit. The express or implied ground of his application is that he is in danger of perishing from want. Requesting to be rescued from that danger out of the property of others, he must accept assistance on the terms, whatever they may be, which the common welfare requires.”

Report of the P. L. Commission, 1834, p. 263.

“ . . . we must repeat, that a person who applies to be maintained out of the produce of the industry or frugality of others, must accept that relief on the terms which the public good requires.”

Ditto, p. 344.

“ . . . the pauper has no just ground for complaint if at the same time that his physical wants

are amply provided for, his condition should be less eligible than that of the poorest class of those who contribute to his support."

Report of the P. L. Commission, 1839, p. 45.

" . . . the Act (Poor Law Amendment Act) is avowedly based on the principle that no one should be suffered to perish through want of what is necessary for sustaining life, but at the same time, that, if he be supported at the expense of the public, he must be content to receive such support on the terms deemed most consistent with the public welfare."

Sir GEORGE NICHOLLS, "History of the English Poor Law," vol. ii., p. 286.

" . . . the administrators of a public fund who undertake to relieve the destitution of all comers, are entitled to prescribe the form in which relief shall be given, and in doing so to have regard, as well to the general interests of the whole community and to those of the poorer classes, as to the individual needs of the applicant for relief, which of course it is incumbent on them in some form or other to relieve."

Out-door Relief in the Metropolis, H. LONGLEY.
Third Annual Report of the L. G. Board,
1873—4, p. 182.

“ I think that when in-door relief is given the person is better housed, better fed, and better clothed than a very large number of those persons who are maintaining themselves independently, and that as long as that is done the State discharges its duty, and there is no ground for complaint on the part of the individual.”

*Evidence of Sir H. OWEN, K.C.B., Permanent Sec. to the L. G. Board, before the Select Com. of the H. of Lords on P. L. Relief, 1888, p. 37.**

(21) *That the hardship of “breaking up the home” is not so common or so real as it would seem, and has been greatly exaggerated; and that the assumption that the breaking up of homes will be co-extensive with the orders given for admission to the workhouse is not borne out by facts.*

“ This phrase, which represents a process for the most part imaginary, is the familiar bugbear of Boards of Guardians, and has exercised a most prejudicial influence on their practice. In the first place it assumes, and in many cases erroneously, that the applicant has a home at all, or

* See note, p. 25.

such a home that its loss will be otherwise than to the ultimate benefit of himself and his family."

H. LONGLEY, Out-door Relief in the Metropolis;
Third Annual Report of the L. G. Board,
1873—4, p. 171.

"The refusal of relief is seldom the only cause of breaking up a home, and the statistics prove overwhelmingly that a very large reduction of out-relief does not increase the recipients of in-door relief."

BALDWIN FLEMING, Inspector of the L. G. Board.
"Pauperism and Relief," reprinted from the
Annual Report of the L. G. Board, 1889—90.

In any case recourse should be had to the general considerations which have appeared, on a balance of advantage and disadvantage, to render in-door relief preferable to out-door relief.

Report of H. LONGLEY, Esq.; *Third Annual Report of the L. G. Board, 1873—4, p. 171.*

" . . . it is of the very rarest occurrence that a home worthy of the name is broken up. . . . In some cases relations, friends, or the charitable, come forward, in others energy is aroused, and better work obtained, but it becomes apparent that a large proportion of those to whom the 'house' is offered were never destitute at all. Some people, too, imagine that when once a

person has entered a workhouse it is next to impossible for him ever to become independent again; this is not the case; a trifle is borrowed from a friend, a few nights are spent in a lodging-house or unfurnished room, and very soon things go on much as before."

A. G. CROWDER, *Guardian*, St. George's-in-the-East,
P. L. Conference Reports, 1876, p. 232.

(22) *That it is not denied that under a strict administration cases of hardship arise; but exceptions are "not fit to disturb a rule" which has been found to be for the benefit of the majority.*

"The bane of all pauper legislation has been the legislating for extreme cases. Every exception, every violation of the general rule to meet a real case of unusual hardship, lets in a whole class of fraudulent cases by which that rule must in time be destroyed."

Report of the P. L. Commission, 1834, p. 263.

"We do not undertake to deny that cases of individual suffering may have occurred. We know of no state of human society which ever did, or, as we believe, ever can exist, in which such cases may not occur. We have abundant

proof that they did occur far more frequently under the old system of Poor Law administration than under that which we have been commissioned to establish; and we think that those persons are in error who suppose that, because an alleged case of distress and suffering is brought forward, it is to be taken as a conclusive argument against the policy of the new system."

Report of the P. L. Commission, 1836, p. 29.

"If guardians once undertake to deal with hard cases exceptionally, the exceptions are certain, before long, to break down the rule."

A. G. CROWDER, Guardian of St. George's-in-the-East, *Evidence given before the Com. of the H. of Lords on P. L. Relief, 1888, p. 216.*

"In the poor-law system it is of especial importance to separate rules from exceptions, and not to have regard, in framing general regulations, to objections which only apply to exceptional cases."

"The English Poor Law System," by Dr. P ASCHROTT, p. 206.

"... in administering a law broad results and the general good ought to be considered rather than exceptional cases; kindness to the individual too often means cruelty to a class;

moreover, exceptional cases of hardship can be, ought to be, and are met by individual charity which is worthy of the name."

Poor Law Progress and Reform, by Rev. W. BURY,
Chairman Brixworth B. of Guardians, *P. L.*
Conference Reports, 1889, p. 319.

Refusing out-relief and insisting upon the house-test might in individual cases appear cruel and hard, but the general good must not be sacrificed to considerations raised by exceptional cases.

E. J. BROWELL, M.P., *P. L. Conference Reports*,
1890, p. 71.

(23) *That the guardians' only concern is destitution; and that it is both contrary to their duty, and most undesirable, that they should attempt to judge character and reward virtue.*

"In regulating the relief of the poor the State has no business to encroach on the province of philanthropy, and its duty is to see that its agents are not benevolent at the expense of the public."

"The English Poor Law System," Dr. P. ASCHROTT
p. 128.

“ . . . the guardians are not the dispensers of the alms of the benevolent, but trustees of a fund compulsorily levied, and falling to a great extent upon the shoulders of persons whose condition is but little removed above that of those to whose relief they are compelled to contribute.”

Out-door Relief, Report of ED. H. WODEHOUSE;
First Annual Report of the L. G. Board,
1871—2.

“ The State must act by general rules. It cannot undertake to discriminate between the deserving and the undeserving indigent.”

“ Principles of Political Economy,” J. S. MILL,
Bk. v., chap. xi., § 13.

“ What is said about the injustice of a law which has no better treatment for the merely unfortunate poor than for the ill conducted, is founded on a misconception of the province of law and public authority. The dispensers of public relief have no business to be inquisitors. Guardians and overseers are not fit to be trusted to give or withhold other people’s money according to their verdict on the morality of the person soliciting it ; . . . ”

Ditto, chap. ix., § 13.

“What the law directs a guardian to relieve is not poverty, however great the compassion he may feel for poverty, but destitution—absolute want of the bare necessities of life.”

Out-door Relief, Prof. BRYCE, *P. L. Conference Reports*, 1876, p. 9.

“A guardian is there to administer a public fund, and his first duty, when he has obeyed the law by relieving absolute destitution, is to the people who have contributed that fund—many of them nearly as poor, and all of them, as far as appears, more deserving than the paupers who come before him, . . . the last thing that ought to make him popular, or by which he should seek popularity, is a lavish distribution of money which is not his at all.”

Ditto, p. 18.

“It seems to me as immoral for a guardian to administer the Poor Law according to the benevolent impulses of the moment, as for a judge to allow his decisions to be influenced by feelings of compassion, or to endeavour to acquire a reputation for benevolence by means of his judicial acts.”

Charity and the Poor Law, Rev. W. BURY, *Guardian*, Brixworth, *P. L. Conference Reports*, 1876, p. 44.

“The administration of the Poor Laws is a matter of police, not of sentiment, and should be applied unswervingly in obedience to fixed principles, and not become the haphazard display of sentiment and a counterfeit charity.”

Paper on “Out-relief,” ALBERT PELL, Oct. 14th, 1890.

“The qualification for relief is not character in any way; it should not be affected by it. The qualification for relief and the claim for relief can only be based, and is only based, in the English law, upon destitution pure and simple.”

ALBERT PELL, *Evidence given before the Select Com. of the H. of Lords on P. L. Relief*, 1888, p. 182.

We must continually bear in mind that the law which has called us into existence as Guardians, has made us judges of the *destitution*, and not of the *merits* of applicants for relief, and that, as trustees of funds which are often raised with considerable hardship, we are bound to refrain from indulging our charitable feelings at other people's expense.”

Dr. COSTINE, *Guardian*, *P. L. Conference Reports*, 1876, p. 367.

(24) *That the out-relief system is open to inevitable abuses, and checks private*

charity, which ought to administer to those cases of pauperism which are not cases within the intended scope of the Poor Law.

“Where cases of real hardship occur, the remedy must be applied by individual charity, a virtue for which no system of compulsory relief can be or ought to be a substitute.”

Report of the P. L. Commission, 1834, p. 263.

“ . . . such cases for which general regulations are too harsh, furnish the occasion for private charity.”

“The English Poor Law System,” Dr. P. ASCHROTT,
p. 207.

“ . . . out-relief is open to abuses when administered by a public body, to which in-relief is not liable, and should therefore be confined as far as possible within the narrowest limits. Most suitable men for election to the general management of local affairs might be quite unfitted for the personal interest and sympathy essential to the safe administration of out-relief. . . ”

Letter to the Editor of the *Charity Organisation Review*, by J. T. B., July 1894.

The "pretence by the public authorities of carrying out duties for which their mode of appointment affords no guarantee of fitness, involves a real danger of blinding many to the need of personal help, which they would otherwise be both willing and able to render."

Letter to the Editor of the *Charity Organisation Review*, by J. T. B., July 1894.

"The Poor Laws were never intended, and never will be able, to supply the place of Christian charity. The workhouse is not a charitable institution, and relief administered from the poor-rates, either in the workhouse or out of it, is not charitable relief. It is wanting in all the characteristics of such relief. And some of the greatest social evils under which our country suffers may be traced to misconception on this important point."

Rev. J. STEPHENS, *Charity Organisation Review*, May 1894, p. 218.

"There are cases which the Board cannot relieve without opening the door to various abuses; . . . Charity outside the board-room can be safely and widely exercised in many cases, where relief through the rates would be injurious."

Out-relief in Brixworth Union. Report by the Rev. WM. BURY. *Third Annual Report of the L. G. Board*, 1873-4, p. 118.

“If in the administration of the Poor Law we have cases of hardship, I am sure there is enough wealth in the kingdom to come to their aid, and those cases can be relegated to the lists of charity.”

ALBERT PELL, Chairman St. George's-in-the-East
B. of Guardians, *P. L. Conference Reports*,
1876, p. 251.

“The Poor Law of England is, and must be, necessarily severe. It has nothing to do with deserving or undeserving, its sole function is to relieve destitution, and destitution only; directly it goes beyond that it acts unjustly to the poorer ratepayers and the struggling, independent working-men. The failure is not with the Poor Law, but with the great body of the charitable public who permit deserving cases . . . to come to the Poor Law at all.”

J. H. ALLEN, Ex-officio Guardian, St. Pancras,
*Evidence given before the Committee of the H.
of Lords on P. L. Relief*, 1888, p. 351.

- (25) A.—*That an indoor policy saves the rates. The argument that out-door relief is cheaper—that it costs as much to keep one pauper in the workhouse as would suffice to keep two or three*

destitute persons outside—rests on the assumption that all who are refused out-relief will enter the workhouse, which is far from being the case.

“With regard to the expense, it is, doubtless, more expensive to relieve a whole family in the workhouse than to give a small addition to its earnings; but on the other hand, for one family which would avail itself of the offer of the Workhouse, there is a very great number which would decline such relief, so that the expenditure for the entire maintenance of the one family would amount only to a small part of the expenditure for the partial out-relief of the greater number.”

Report of the P. L. Commission, 1839, p. 67.

“... the grant of out-door relief multiplies so largely the number of applicants that if relief were afforded to all, the cost of such relief would greatly exceed that of maintaining in the workhouse such of the applicants as would be willing to enter it.”

Annual Report of the L. G. Board, 1871—2, p. 66.

“This assumption (that all who are refused out-relief will enter the workhouse) is wholly untrue, as has been proved over and over again. When the destitution of applicants is tested by

workhouse orders, about one in ten accept in-door relief. . .”

“Pauperism and Relief.” Report of BALDWIN FLEMING, Inspector of the L. G. Board. Reprinted from the *Annual Report of the L. G. Board*, 1889—90.

“It has been proved over and over again that a strict administration will reduce the rate.”

The Interest of the Working Class in the Poor Law, T. MACKAY, *P. L. Conference Reports*, 1891, p. 281.

“. . . the truth is that when applicants are told that they must enter the workhouse, and will not be relieved out of it, nine out of every ten of them slip away, and only one remains to accept the workhouse. . . So far from filling the workhouse, the steady refusal of out-door relief actually diminishes the number of its inmates, by diminishing the general pauperism of the district. The out-door system is therefore, in the long run, far more costly.”

Outdoor Relief, Prof. BRYCE, *P. L. Conference Reports*, 1876, p. 15.

“The guardian who is opposed to out-door relief in all cases says, with unanswerable force, that the universal compulsory application of the workhouse test stimulates the poor to exertion and self-help, keeps them clear of the degradation of pauperism, and is as economically effective as

it is morally salutary, while experience shows that the offer of relief in the workhouse is refused in nine cases out of ten."

ESCOTT'S "England," 1885, p. 194.

- (25) B.—*That to cut down out-relief everywhere to the extent it has been cut down in the "model unions," would not entail any increase in the number of relieving officers as sometimes urged; that it is, on the contrary, where out-relief is given that more relieving officers are required.*

"Surely it follows that anything like efficient investigation of claims in an union in which outdoor relief was given preferably, and of policy, would entail a far larger increase of relieving officers. The proposition that more relieving officers are required where out-relief is freely given is incontestable."

T. MACKAY, *Charity Organisation Review*, April, 1894.

- (26) *That the argument that a reduction of out-relief would be followed by an appreciable increase in deaths from*

starvation, rests on no evidence, and that, on the contrary, starvation cases are more likely to occur where out-relief prevails.

“The truth is that the uncertainty attending the distribution of out-relief induces the destitute to linger on outside the house in the (often justified) hope that an adverse decision of the Board as to out-door relief will be rescinded at the next meeting. Further, it is well known that not a few of the coroners’ ‘starvation verdicts’ occur in the case of persons who actually, at the time of their death, are in receipt of out-door relief.”

T. MACKAY, *The National Review*, March, 1892,
p. 16.

An out-door relief system provokes want, and tends to increase starvation.

C. S. LOCH, *Charity Organisation Review*, Feb.,
1892.

“ . . . I believe, from watching closely what are called starvation cases, that they arise, not when the policy of the guardians is strict, but when it is vacillating ; when the applicant thinks that with a little extra show of determination on his part, he will get the kind of relief he wants.”

J. R. HOLLOND, *P. L. Conference Reports*, 1876,
p. 624.

“The Poor Law offers shelter to every destitute person ; but we cannot prevent individuals from refusing, even in the last resort, the conditions under which the relief is necessarily given. . . Those who perish from want and exposure generally prove to have been recipients of irregular legal and charitable relief, which has tempted them to refuse, until too late, the shelter of the workhouse.”

National Pensions, H. CLARENCE BOURNE, *Macmillan's Magazine*, Feb. 1892.

(27) *That the past payment of rates does not entitle a man to relief.*

“The Poor Law is not an insurance premium, but it is a compulsory levy for the relief of those who are destitute. It is obvious that if rate-payers pay a *premium*, all are equally entitled to relief, and all, at any rate, will apply for it, and the rates must be multiplied to an enormous extent.”

Introduction to “Insurance and Saving,” *Charity Organisation Series*, p. 23.

“Poor Laws involve no social right, only a question of expediency.”

“Dispauperisation,” PRETYMAN, p. 171.

“ . . . the poor rate is not an insurance premium, it is a levy on the solvent portion of the people for those who cannot support themselves ; and it is nonsense to talk of the payment of poor rates entitling you to something when you come to want. If that were so, it would have to be a hundred times more than it is. . . ”

T. MACKAY, *P. L. Conference Reports*, 1891,
p. 309.

“ The right to relief arises from destitution solely, and in no sense from any claim on the ground of rate payment.”

“ Pauperism and Relief,” BALDWIN FLEMING, Inspector of the L. G. Board. Reprinted from the *Annual Report of the L. G. Board*, 1889—90.

“ Every destitute man is equally entitled to relief, but he has to take it in the form which the guardians think it right to give it, and not as he may wish to have it.”

C. B. BOSANQUET, *P. L. Conference Reports*, 1876,
p. 279.

“ . . . rates are only paid for relief to be given under certain conditions, and at the discretion of the local authority.”

J. R. HOLLOND, *P. L. Conference Reports*, 1876,
p. 619.

- (28) *That a strict administration does not bring the Poor Law into discredit, but that on the contrary out-relief does so, and in consequence of the partiality and uncertainty with which it cannot fail to be administered.*

“ Experience shows that hard cases are fewest in unions where people are thrown on their own resources to meet all the ordinary contingencies of life. In many out-door relief unions the dissatisfaction with the administration of the Poor Law seems chronic—naturally, since out-door relief is the mother of hard cases.”

C. S. LOCH, *Some Controverted Points in Poor Relief*, *The Economic Journal*, Dec. 1893, p. 588.

“ . . . dissatisfaction with the Poor Law is much more common in unions where out-relief is given, as it always is given, with a partiality and uncertainty which, though no doubt unintended, is very apparent to the disappointed applicant.”

T. MACKAY, *Charity Organisation Review*, April, 1894.

“ The unpopularity of the Poor Law is due—

not to its stringency, but—to the partiality and uncertainty with which it is administered.”

T. MACKAY, Old Age Pensions, *The National Review*,
March 1892, p. 17.

- (29) *That the policy which almost threatened the country with “national bankruptcy and permanent ruin” in 1832, was no sudden policy, but was one into which we had gradually “glided”^{*}; that the dangers and difficulties of an out-relief system are in no wise diminished, and that if we glide into a similar policy again it will be attended by the same fatal results.*

The conditions under which Poor Law relief is now carried on, and as far as we can judge, must always be carried on, are essentially the same as those pointed out by the authors of the Report of 1834 as affecting both out-door relief in general, and more especially the out-door relief of the able-bodied.

The Limitations of the Poor Law, B. BOSANQUET,
The Economic Journal, June 1892.

* “Pauperism: its Causes and Remedies.” Prof. H. FAWCETT,
p. 15.

On the other hand it is contended:—

- (1) *That whilst the evils of indiscriminate relief are generally admitted, the present tendency towards an in-door policy errs too much in the opposite direction.*

There is too much assumption that every applicant for out-relief can do without it, and that most poor people, whether or not they require it, would like to have it and would take it without any conscious degradation.

“Plain Words on Out-relief,” p. 2.

“I believe the indiscriminate refusal of out-relief to be as unjustifiable as its indiscriminate bestowal.”

Ditto, p. 54.

“ . . . discontent with the present tendencies of Poor Law administration is growing rapidly, and there is an eager demand for some change.”

Prof. ALFRED MARSHALL, Poor Law Reform, *The Economic Journal*, June 1892.

“The mischief that has grown to such a height from granting relief in cases where proper vigilance would have shown it was not required, or

in bestowing it in undue measure, will be urged by no truly enlightened statesman as a sufficient reason for banishing the principle itself from legislation."

WILLIAM WORDSWORTH, quoted in Baxter's "Book of the Bastilles," p. 340.

" . . . a judicious and discriminating liberality in weekly allowances to the deserving poor living in their own homes is to be recommended, and in that respect the present system is open to improvement."

The Realm, Dec. 7th, 1874.

- (2) *That, unless out-relief continues to be given in deserving cases, there is danger of a revulsion of feeling, and a revival of the old abuses of lax administration.*

"Excessive stringency would infallibly bring in its train scandals which would be intolerable to the public conscience, and which would lead to a dangerous reaction in the direction of laxer administration."

J. CHAMBERLAIN, M.P., Old Age Pensions, *The National Review*, Feb. 1892, p. 726.

“ Depend upon it, any general adoption of the scheme of no out-relief, made general in the only way it could be by compulsion, would cause such an upheaval in our midst we can little gauge. It would cause a great revulsion of feeling in many who have the greatest respect for the Poor Law now, and would do the Poor Law a great deal of harm.”

The Advantages of Out-door Relief, R. S. MITCHISON, Rugby B. of Guardians, *P. L. Conference Reports*, 1891, p. 349.

- (3) *That any further reduction of out-relief would be attended by an appreciable increase in the amount of acute suffering, and in the number of deaths from starvation.*

A stringent administration of the Poor Law, whilst it would no doubt make a great reduction in the official returns of pauperism, would probably be accompanied by an appreciable increase in the deaths from starvation.

J. CHAMBERLAIN, M.P., Letter to C. S. Loch, Esq.,
Times, Jan. 28th, 1892.

The “ adoption of such a system would be unworthy of the country, and could not be

carried out without inflicting a vast amount of suffering.”

JESSE COLLINGS, M.P., H. of Commons, April 4th,
1894.

- (4) *That proper discrimination between the deserving and undeserving, though no doubt difficult, is perfectly possible.*

“It is true that the abuses of out-door relief are at present so great that it should be abolished if they could not be diminished. But it has not been proved that it is impossible to separate the deserving from the undeserving poor.”

“The Economics of Industry,” Prof. ALFRED MARSHALL, p. 34.

With a little care it would be quite possible to find a sufficient number of educated, judicious men to ensure a wise administration of out-relief.

Prof. ALFRED MARSHALL, Poor Law Reform,
The Economic Journal, June 1892.

In rural unions at least it could be accomplished without much difficulty—it being comparatively easy to obtain knowledge of the circumstances of the applicants.

“Plain Words on Out-Relief,” p. 42.

- (5) *That a strict administration merely pushes pauperism back into a mass of unrelieved poverty, or drives it from one district to another. That it is unsafe to infer from any decrease in the number of paupers, which apparently results from the introduction of the in-door policy, that there is a corresponding diminution of poverty.*

“Even the diminution effected in out-door relief is not evidence of a corresponding decrease in the pressure of want. The diminution is chiefly due to increased strictness in the application of the Poor Law. . . This is doubtless a wise policy, but it supplies no evidence of decrease in poverty. It would be possible, by increased strictness of conditions, to annihilate out-door pauperism throughout the country at a single blow, and to reduce the number of in-door paupers by making workhouse life unendurable. But such a course would obviously furnish no satisfactory evidence of the decline of poverty, or even of destitution.”

“Problems of Poverty,” J. A. HOBSON, p. 19.

Pauperism cannot be repressed and if it is repressed in one place it will probably crop up in another, and those who save this expense in one way will throw it upon neighbouring unions.

Col. ANDREWS, *Guardian*, Thakeham, *P. L. Conference Reports*, 1889, p. 365.

“The new Poor Law has, however, failed to extinguish pauperism and destitution. It succeeds in obviating any but a few cases of direct starvation, but it does not prevent a widespread demoralization of the pauper classes.”

SIDNEY WEBB, *The Reform of the Poor Law*, *Contemporary Rev.*, July 1890, p. 98.

The reduction of pauperism due to the strict administration of the Poor Law has been effected “by increasing human misery. In other words the terrors of officialism, the scant relief offered, and the dread of being forced into the house, have acted in the direction of preventing application from the really deserving and respectable poor, who have preferred to starve and die rather than submit to a fearful humiliation for a doubtful benefit.”

J. M. BRINDLEY, *Out-relief Report of the West Midland District P. L. Conference*, 1883.*

* See also pp. 129, 130.

- (6) *That it is unjust and cruel that all should fare alike—that the poor, who, through no fault of their own, are rendered destitute, should have their homes broken up, and have no recourse but the workhouse, where the respectable must associate with the disreputable inmates, old couples are separated, and parents not allowed access to their children.*

“There is something very terrible, a system by which, when a man who has laboured and toiled all his life, grows old and infirm, and can toil no more, he is to be treated as if he had done something wrong, his home is to be broken up, his children are to be taken away from his control, and he, who would work, but cannot, is to be bundled off into the workhouse with ne’er-do-wells, who could work but will not.”

J. MORLEY, M.P., *Address to the Eighty Club*, 19th Nov., 1889.

“In-door relief is unpopular; it resembles imprisonment, and seems too hard a fate for those whose poverty is not the result of positive vice.”

“The Economics of Industry,” Prof. ALFRED MARSHALL, p. 32.

“ I fail to recognize in these statutes (43 Eliz. c. 2) an administration of the law by which the old and the helpless are removed from their children and their kindred into a workhouse as a condition of relief, still less the refusal of out-door relief except on the same condition whereby a family is sold up, their home broken up, in all probability never to be reconstituted, and the whole family, old and young, charged for ever upon the rates. This condition is known at this time to be absolutely refused by an immense multitude of our suffering and deserving poor ; they will endure any privation of hunger and cold rather than break up their home with its natural and Christian charities, the only possession and happiness left to them in life, by going into a workhouse, . . . the workhouse is a cruel deterrent when offered to families who, by a wise assistance in time of need, may be carried through the straits of winter when in want of work.”

Distress in London : A Note on Out-door Relief,
by Cardinal MANNING, *Fortnightly*, Jan. 1888.

“ Consider what it means to a poor old couple, who have spent the whole of their married life in one cottage, and the whole of their joint lives in one parish, amidst the acquaintances, associations, and surroundings of an ordinary country village.

To leave all these will be to leave all that makes life worth living for to them . . . however poor and comfortless their home may be, still it is their home, all their domestic affections centre round it, and they may be trusted to cling to it as long as they and their neighbours can scrape enough to keep body and soul together."

"Plain Words on Out-relief," p. 40.

"The able-bodied, the aged and infirm, the worthless, idle, and dissolute, the deserving but necessitous, the professional paupers, and the sturdy beggars, have pretty much the same terms meted out to them. Aged couples who have paid rates for many years, but have been overtaken by misfortune, ought not, one would think, to have Hobson's choice of the 'house' offered them, just as if they were drunken and lazy, and needed correctional and disciplinary treatment."

The Realm, Dec. 7th, 1894.

- (7) *That an in-door policy does not tend to decrease pauperism as its advocates urge, but tends rather to its increase; neither is it to be denied that the reduc-*

tion of out-relief is accompanied by an increase in in-door relief.

“ . . . it is not to out-door but to in-door relief that odium must attach. Evidently if we wish to restrict the evil influence of the Poor Law to the smallest number of persons, we are altogether on the wrong tack when we drive them into the workhouse. Widespread pauperization accompanies in-door relief as its very shadow.”

W. A. HUNTER, M.P., *Out-door Relief: is it so very Bad?* *The Contemporary Review*, March, 1894, p. 315.

In-door and out-door relief are so related that as one goes up the other goes down.

Ditto, p. 325.

“The indiscriminate refusal of out-door relief pauperizes those who break up their homes and go into the workhouses, aggravates the poverty of those who refuse to break up their homes, multiplies the number of those who are idle, because they are not relieved by work, and drives multitudes into the dangerous classes who become desperate and hardened.”

Distress in London: A Note on Out-door Relief,
Cardinal MANNING, *The Fortnightly*, Jan. 1888.

- (8) *That it is injudicious to drive a man into the workhouse when he only requires support for a limited period before recovering his capacity or opportunity for work. Once forced into the house a man tends to become a pauper for life, whilst with a little temporary relief outside he might quickly regain his independence.*

“I consider that each individual who once finds its way into the poor-house is lost altogether as being a useful member of the State.”

Evidence of Lord COMPTON, M.P., before the Select Com. of the H. of Lords on P. L. Relief, 1888, p. 140.

“ . . . when a poor man receives relief out of the workhouse it may be temporary relief. They might feel the humiliation of it, but they might get over it when better times come, and that person may be saved from being a pauper hereafter. . . . I have a strong suspicion that if they once go into the workhouse they stop there. I think you will all agree with me that a pauper would be less likely to cease to be a pauper after

having got into the workhouse than he would before, to what extent I do not know . . . ”

W. E. FORSTER, M.P., *P. L. Conference Reports*,
1876, p. 238.

“ When a man goes into the workhouse, his home is generally broken up, so that he cannot easily leave it and start in life afresh.”

“ The Economics of Industry,” Prof. ALFRED
MARSHALL.

(9) *That the evidence afforded by the model unions is not conclusive, and general application of the policy not possible.*

“ We should require, however, to know much more than we do of the history of these unions, the present condition of their poor, the state of the surrounding parishes, and the details of administration before we accepted them as conclusive guides. If the specific were as certain and as simple as Mr. Loch supposes, how comes it that, in spite of the natural anxiety for economy which is felt by every representative body of rate-payers, the example has not spread, and that this policy of stringent administration is only followed in a few isolated cases ? Its success may well be due to the exceptional care and ability which

have been expended by individual workers in these unions. The discretion, the firmness and the personal attention which they have given cannot be supplied by general regulations or an official system."

J. CHAMBERLAIN, M.P., *The National Review*, Feb. 1892.

"I want to know the number of people, if there are any, who are driven out of unions by this hard system, and I want to know something about the death-rate."

Rev. R. S. MITCHISON, *P. L. Conference Reports*, 1890, p. 298.

General application of the system would not prove so possible or simple as is often assumed.

Poor Law Reform, Prof. ALFRED MARSHALL, *Economic Journal*, June, 1892, p. 375.

The combination of qualities, both in the administration and the people, without which the policy cannot be carried out, is very exceptional, and thus it always has been and will be impossible to make the policy general.

CHARLES BOOTH, "Pauperism and the Endowment of Old Age."

"... we have the remarkable phenomenon that the great majority of boards of guardians who are practical men, and not extremists, who

are not usually elected from a class which is likely to be actuated by any excess of sentimental squeamishness, who have every interest in keeping down the rates and encouraging thrift, and who presumably have at least as much experience in the administration of relief as the so-called experts who write for their edification, persistently abstain from acting up to the doctrines thus preached to them, and relieve more paupers outside than inside the workhouse."

"Plain Words on Out-relief," p. 2.

"Theory, precept and example are alike perfect, and yet the teaching does not and has never spread."

CHARLES BOOTH, "Pauperism and Endowment of Old Age."

(10) *That the amount of pauperism is really unaffected by either policy. It practically rises and falls with poverty.*

"... pauperism follows poverty . . . whether the unions give much or little out-door relief, and is not affected much, if at all, by the method of administration."

W. A. HUNTER, M.P., *Out-door Relief: is it so very Bad?* *The Contemporary Review*, March, 1894, p. 320.

(11) *That the present system of Poor Law relief tends to the direct discouragement of thrift by making the exhaustion of all savings the first qualification for aid ; and that the solution, far from being a withdrawal of all out-relief, which would place the thrifty in no better position than the thriftless, is rather in a judicious and systematic application of out-relief.*

“ Giving out-relief in a discriminating way is conducive to thrift ; withholding it often leads to recklessness.”

The Advantages of Out-door Relief, R. S. MICHISON, *P. L. Conference Reports*, 1891, p. 337.

As regards the thriftless the privations which attach to old age or sickness spent in freedom, but assisted only with the bare necessities of life that are procurable with a small weekly pittance from the guardians, constitute a sufficient penalty.

“ Plain Words on Out-relief,” p. 36.

“ . . . at present many persons belonging to the worst paid part of the labouring class are probably prevented from saving by the feeling

that no amount which they can hope to save will preserve them from the workhouse at last. Once remove the cause of this feeling and it becomes worth while to save money ; . . .”

A. W. NEWTON, Insurance against Old Age,
Charity Organisation Review, July, 1891, p. 277.

(12) *That the difficulties of giving encouragement to thrift by means of out-relief are not insuperable.*

“ The difficulties in the way of using out-relief to encourage thrift are considerable, but less, I think, than is often supposed.”

Poor Law Reform, Prof. ALFRED MARSHALL, *The Economic Journal*, June, 1892.

(13) *That the Poor Law should aim at the prevention as well as the relief of destitution, and that the adoption of an indoor policy deprives those administering the Poor Law of a powerful means of elevating the poorer classes.*

“ . . . the reason why we advocate giving out-relief in a careful and discriminating way is because we are convinced it is a mistaken and

weak policy to do away with it altogether, a very hard and cruel policy, which deprives guardians of a great power of doing good in the way of encouraging thrift and industry and discouraging improvidence ; a policy which, if it is examined closely, will clearly show that it begins and ends with an acknowledgment of weakness and incapacity in the guardians."

The Advantages of Out-door Relief, R. S. MICHISON, *Guardian*, Rugby, *P. L. Conference Reports*, 1891, p. 323.

"I should say that the Poor Law did not carry out what we expect of it, if it did not do its best to prevent destitution as well as to remedy it."

Evidence of Lord COMPTON, M.P., before the Select Com. of the H. of Lords on P. L. Relief, 1888, p. 404.

"When people come to know that when they do their best for themselves, that is a merit that will be recognized, it will have a tendency instead of depressing them to elevate their moral tone. But if they live in a union where the guardians do not recognize good conduct and merit, and the applicants see that whatever they do they are treated in the same way, they become reckless and unconcerned as to their personal habits and characters."

W. HOYLE, *Reports of P. L. Conference*, 1876, p. 379.

- (14) *That wages would be raised rather than lowered by a policy of judiciously administered out-relief.*

A moderate disbursement of out-relief tends to lower the rates, and therefore if wages do depend in any measure on the rates, will tend to raise wages.

“ Plain Words on Out-relief,” p. 35.

Even if out-relief necessarily added to the rates it would not follow that out-relief would materially affect the wages fund ; because the general opinion of experts undoubtedly is that the hereditary burden of the poor-rate falls on the owner of the land and not on the employer of labour.

Ditto.

- (15) *That an indoor policy increases the rates ; and involves a larger number and a superior class of relieving officers.*

“ It costs as much to keep one pauper in the workhouse as would suffice to keep two or three destitute persons out of the workhouse.”

W. A. HUNTER, M.P., Out-relief : is it so very Bad? *The Contemporary Review*, March, 1894, p. 305.

“ . . . taking England and Wales as a whole (although there are many individual exceptions), those unions which give most out-door relief are by far the cheapest, and those unions which give most in-door relief are by much the dearest.”

W. A. HUNTER, M.P., Out-relief: is it so very Bad? *The Contemporary Review*, March, 1894, p. 306.

“ It has always been, and always will be, a very important part of the case of the advocates of a reasonable dispensation of out-relief, that if out-relief is abolished the great army of Poor Law officials and the expenses connected with the relief of in-door paupers must be largely increased . . . that you must have a superior class of officers and more of them; . . . ”

“ Plain Words on Out-relief,” p. 17.

(16) *That the in-door unions give least relief in the cases where it is most required and most justifiable.*

“ . . . old age pauperism is from six to nine times as great as all pauperism, and is considerably less in the in-door unions. As old men and old women past work are most deserving of help, it follows that the in-door unions give least relief

in the cases where it is most required and most justifiable."

W. A. HUNTER, M.P., Out-relief: is it so very Bad? *Contemporary Review*, March, 1894.

- (17) *That an in-door policy checks all kindly help from relatives; and whereas they will often assist in those cases where out-relief is given, they refuse to help at all where in-door relief has been offered and accepted.*

"We deliberately dry up and starve at present one of the most promising means of developing the higher feelings of the poor."

The Reform of the Poor Law, SIDNEY WEBB,
The Contemporary Review, July, 1890, p. 107.

- (18) *That to refer any considerable number of cases to charity would be to relieve the ratepayers generally from a burden which they ought to bear, and to cast it upon a small section of the community; and that it is impossible to relegate to charity all those cases for which the workhouse is undesirable.*

It is impossible for charity to bear the whole burden of out-door pauperism.

“Plain Words on Out-relief,” p. 38.

That the Poor Law virtually exists because private charity did not sufficiently relieve the needs of the poor.

Evidence of Lord COMPTON before the Select Committee of the H. of Lords on P. L. Relief, 1888, p. 403.

(19) *That past payment of rates entitles the poor to out-relief when obliged to come upon the parish.*

“The recipients of poor relief will probably at some time in their lives have themselves contributed to the rate, and are only receiving back their contributions *plus* the assistance of the wealthy and well-to-do.”

J. FROME WILKINSON, *The Endowment of Old Age, The Contemporary Review*, April, 1892.

“ . . . the working classes both in town and country are learning with an astonishing rapidity that a man who has not grossly misconducted himself, and has to the best of his ability saved and made provision against adversity, has an equitable claim to receive back in case of need

part of what he has contributed to the poor-rates. . . . They urge that so long as the country holds any of the money which he has contributed as an insurance for himself and others against need, he ought not to be forced to apply for the 'charity' of private persons."

Poor Law Reform, Prof. ALFRED MARSHALL,
The Economic Journal, June, 1892.

(20) *That the guardians are failing in their duty when they offer nothing but the workhouse.*

"The law declares that the destitute shall be relieved, and the Guardians are not acting up to their duty when they close the avenues through which that relief should come, and dismiss the applicant with an order for the workhouse, or a recommendation to a charitable institution."

T. M. BRINDLEY, Out-door Relief, *Report of the West Midland District P. L. Conference*, 1893.

" . . . I am surprised that so many people overlook the fact that the poor who receive relief in our unions are merely drawing that which they are justly entitled to. . . . Why should people be driven to the alternative of accepting out-door relief or no relief at all, when there were reason-

able grounds for believing that they would not take it ? ”

J. HUGHES, M.P., *P. L. Conference Reports*, 1876,
p. 518.

(21) *That the conditions of Poor Law administration are no longer similar to those with which the Poor Law Commissioners of 1834 had to contend ; and a policy which would have proved impossible in their time, and would have failed to meet the evil of that day, has become possible and necessary in this.*

“ The fact is that the new Poor Law has by this time worked itself out. The main evils against which it was directed have now virtually disappeared. The chief objects of the Commissioners have been attained . . . the work has so far succeeded that the evils encountered to-day are not those with which the reformers of 1834 had to deal. Standing on their shoulders we have to-day a different task from theirs.”

SIDNEY WEBB, *The Reform of the Poor Law*,
The Contemporary Review, July, 1890, p. 97.

It must be remembered that the state of things existing when the Report of the Poor

Law Commissioners in 1834, was written, was altogether different from that which now prevails, or can prevail under the existing law and the present system of Poor Law administration.

“ Plain Words on Out-relief,” p. 38.

“ In 1834 the then practical best was no doubt done. . . . *Then*, however, is not *now*. We are not, like the Poor Law Commissioners, face to face with a terrible outbreak of able-bodied pauperism threatening to bring about national bankruptcy. We are face to face with another economic question—How is old age to be adequately provided for? Not the workers or the won’t workers, but the past-and-can’t workers.”

J. FROME WILKINSON, *The English Poor Law and Old Age*, *The Contemporary Review*, Nov. 1893.

Industrial conditions have altered since 1834, and the remedies applicable then ought now to be modified. The problem of to-day is the treatment of people out of work through no fault of their own.

A. SHERWELL, *Charity Organisation Review*, June, 1893, p. 247.

“ . . . the Poor Law reformers chose a cruel remedy then, because on the whole its kindness

was greater than its cruelty, and nothing kinder was then practicable.”

The Poor Law and State Pensions, by Prof.
ALFRED MARSHALL, *The Economic Journal*,
March, 1892.

“Are the principles of 1834 Poor Law defensible on any other ground than that of practical exigencies? And have not the exigencies by which they were then justified passed away? . . .”

Ditto.

“To double the number of relieving officers would have been a serious burden then, it would be a light one now. To find a sufficient number of educated judicious men for the work was almost impossible then; with a little care it could be easily done now . . .”

Poor Law Reform, Prof. ALFRED MARSHALL, *The Economic Journal*, June, 1892.

Out-relief to the sick (unless in urgent cases) and to the partially disabled, is opposed on the grounds:—

- (1) *That it tends to undermine the independence of the poor; and that a large proportion of our pauperism notoriously originates in relief granted in sickness.*

“ . . . this form of relief is accepted with less repugnance than any other, though it operates as an easy introduction to further applications on less pressing emergencies.”

Report of the P. L. Commission, 1836, p. 25.

“ . . . medical relief is the inlet through which the habit of pauperism first creeps into a poor man's house: it is the ready introduction to permanent pauperism and deception.”

Report of the P. L. Commission, 1839, Report of Sir E. HEAD, p. 229.

It is a matter of general experience in Poor Law administration, that the receipt of medical

relief is the most frequent beginning of a career of pauperism.

Out-door Relief in the Metropolis, H. LONGLEY.
Third Annual Report of the L. G. Board, p.
161.

“Those who have once accepted this kind of relief often lose the sense of responsibility and independence, and do not emerge again from the ranks of pauperism.”

“The English Poor Law System,” Dr. P. ASCHROTT,
p. 234.

“If you do give it, the strong possibility is that the repugnance to becoming the recipient of public aid will be gone, and there is a great risk that, for the future, very slight causes will again bring the applicant to the Relieving Officer’s door.”

Out-door Relief, Dr. J. MILSON RHODES, *P. L.*
Conference Reports, 1892, p. 58.

“A form of pauperism which is the more dangerous since it habituates the poor to dependence, under circumstances which cloak the tendencies of the system.”

Dr. KAY, Assist. P. L. Commissioner.

“. . . when the family has been once entered on the books, you may safely reckon that in

numerous cases it will not be long before application for out-relief, in some form, will again be made to the board by the same family. Self-respect and self-dependence have been weakened."

F. TOWNSEND, M.P., *P. L. Conference Reports*, 1889, p. 24.

"There is also ample evidence to show that when medical relief is given on easy terms, such relief leads on to further applications to the guardians and habitual pauperism. We may lay it down as a principle borne out by varied and extensive experience that the wisest, kindest, most salutary policy is to refuse medical relief *in the home* except by way of loan."

State Relief, Rev. W. MOORE EDE, *P. L. Conference Reports*, 1890, p. 63.

"But perhaps the worst thing of all is the evil example exhibited to the children, who will probably soon come to look upon public relief as a perfectly legitimate way of obtaining your bread."

Out-door Relief, Dr. J. MILSON RHODES, *P. L. Conference Reports*, 1892, p. 59.

- (2) *That medical out-relief directly discourages thrift and providence, and deters men from joining medical clubs.*

"The unavoidable effect of gratuitous treat-

ment of the sick is to discourage the poor from supporting provident medical clubs and dispensaries."

Report of the Select Committee of the H. of Lords on P. L. Relief, 1888.

There is no encouragement to a man "to secure for himself beforehand medical attendance in sickness by subscribing to a doctor's club, when his neighbour, who has exercised no such prudence, gets the same attendance for nothing . . . It discourages providence and independence, for it seems to rob them by comparison of their fair reward."

Rev. J. F. A. HERVEY, Medical Relief. *P. L. Conference Reports*, 1883.

"Every medical order given means so many families deterred from entering a medical club."

Ditto.

Whereas out-relief deters a man from joining a club, relief in the workhouse infirmary on the other hand, although almost equal to a general hospital, is not so eligible as relief with his own family would be, and consequently there is an inducement to a man to join a club.

Evidence of WM. VALLANCE, Clerk to the White-chapel B. of Guardians, before the Select Com. of the H. of Lords on P. L. Relief, 1888, p. 492.

“Nor must we forget that out-door relief is very contagious, and if A., who is a steady man, regularly paying his sick club, sees B., who is not steady, receiving medical attendance and relief free, it does appear to me that providence and thrift are plants not likely to be of strong growth in those places. You may think this is theoretical, but if you will go over the government statistics of post-office savings banks, co-operative and friendly societies, you will find that all these methods of thrift are languishing where there is a large amount of out-relief given.”

Out-door Relief, Dr. J. MILSON RHODES, *P. L. Conference Reports*, 1892, p. 59.*

- (3) *That when medical out-door relief is given, a man's recovery is not likely to be so speedy as if he went into the infirmary; and for this reason alone out-door relief is not to a man's real advantage.*

“ . . . every day's sickness means a loss to the poor, and therefore it is of the greatest importance that the duration of the illness should be, for their own sake, as short as possible; and

* See also “The English Poor,” T. MACKAY, p. 209.

there is no doubt, with proper nursing and feeding, the cases are cured more rapidly in hospital than outside."

Out-door Relief, Dr. J. MILSON RHODES, *P. L. Conference Reports*, 1892, p. 58.

" . . . experience has shown that the infirmary is the proper place for cases of temporary sickness . . . My own experience as a guardian has shown me the futility of out-relief in these cases: where it is given the illness lingers on, but when the sick applicant is made to enter the infirmary he gets well in half the time."

J. R. HOLLOND, *P. L. Conference Reports*, 1876, p. 621.

" It (in-door relief) adds materially to the chances of the patient's early recovery."

J. JONES, Relieving Officer, Stepney, *P. L. Conference Reports*, 1876, p. 580.

- (4) *That out-relief to the partially disabled enables them to undersell those who depend entirely on their own exertions, whereas in-door relief takes them off the market and prevents them competing as subsidized workers.*

" . . . all persons who, receiving partial relief,

continue in employment with the aid of allowances, enter into injurious competition with the independent labourer, and it seems to us, that in justice to the able-bodied labourer, this competition should as far as possible be put an end to "

*Fifth Report of the P. L. Commissioners, 1839.**

* See also Outdoor Relief Report of the Committee of the Brixworth Union, *Second Annual Report of the L. G. Board*, 1872—3; Prof. BRYCE, *P. L. Conference Reports*, 1876, p. 15.

On the other hand, out-relief in case of sickness, and partial disablement, is upheld on the grounds:—

- (1) *That an in-door policy in the case of the sick and partially disabled would be inhuman, costly, and impracticable.*

“Is it not better that those relieved should occupy their time in doing some trifle to help themselves? . . . if any poor man or woman goes to work, and yet is not able to get an entire livelihood, it is better to let them earn as much as they can, and then give them a trifle besides from the rates.”

J. WILFORD, *P. L. Conference Reports*, 1876, p. 586.

“. . . in the presence of sickness the past should not be raised until the sickness has been ministered to.”

D. J. B. RUSSEL, *Conference on Overlapping of Charitable Funds*, *Glasgow C. O. S.*, 1882.

It is urged that in cases of widows with families, no out-relief should be given except during the first month of widowhood, but that the guardians should offer to take one or more of the children, on the grounds:—

- (I) *That out-relief when given to widows tends to degrade whole families, morally and physically, in consequence of the scanty amount which is, and must necessarily be given, in order to avoid putting a premium on pauperism : that to send certain of the children to parochial schools, leaving with the mother only such as she herself can maintain by her own labour, has proved the kinder policy to both parent and child.*

“ . . . the children will be, in most of our workhouses—I hope we may soon be able to say in all of them—far better cared for than they would be in their own wretched and unhealthy

cottages, where they grow up in pauperism, accustomed to look to the relieving officer for their weekly pittance. . . ”

Out-relief, Prof. BRYCE, *P. L. Conference Reports*, 1876, p. 18.

“ The amount of relief, when it is really needed at all, is almost always insufficient to enable the children to be properly fed, clothed or housed ; they are thus exposed to the worst influences, both moral and physical.”

A. G. CROWDER, *Guardian St. George's-in-the-East*, *P. L. Conference Reports*, 1876, p. 228.

“ If again, it is objected that the workhouse test involves a violent and unnatural separation between children and parents, the answer is that the children will be better attended to in the workhouse and district school than in a squalid and destitute home.”

ESCOTT'S “ England,” 1884, p. 195.

“ The difficulties with which she has to struggle are so well known that it is almost impossible for her to obtain a room in a good locality ; and this, together with her inability to pay anything beyond the lowest rent, drives her to the poorest streets, where the surroundings are such that it would be

almost a miracle if she contrived to bring up her little ones respectably."

"Out-door Relief to Widows" (G. HILL, Publisher, Westminster Bridge Road).

"Much may be said of the cruelty of separating the mother from her children. I am inclined to think there is greater cruelty in our present plan of 1s. 6d. a week out-relief. If there are four, five, or six children, the mother cannot do much to earn a livelihood and at the same time look after the children . . . The children, not properly nourished, grow up weak and sickly and, unable to earn a decent livelihood, become constant dependents on relief."

State Relief, Rev. W. MOORE EDE, *P. L. Conference Reports*, 1890, p. 67.

"Separation from the mother is an evil, undoubtedly a great evil, but it is a lesser evil than a system of out-relief."

T. MACKAY, *Charity Organisation Review*, Aug. 1893.

(2) *That the refusal of out-relief has seldom forced widows into the workhouse ; but on the contrary, has resulted in their*

gaining a better position than whilst in receipt of parochial assistance.

“In those unions in which out-door relief is either withheld or very unfrequently administered to this class, very few find it necessary to take refuge in the workhouse.”

Report of the P. L. Commission, 1840.

“It was long ago proven that in those unions in which out-door relief is either withheld from, or very unfrequently administered to this class, very few find it necessary to take refuge in the workhouse.”

C. S. LOCH, P. L. Conference Reports, 1892, p. 112.

“It has invariably been found that where, as of late has frequently been the case, out-relief has, from one cause or another, been refused to widows with families, a large proportion of them have, under the pressure, found it possible to obtain an independent livelihood.”

Out-relief in the Metropolis, H. LONGLEY, Third Annual Report of the L. G. Board, p. 183.

“When they received the out-door pittance their friends considered that they were not bound to help them; now that they receive nothing, those that are in want of assistance—the aged

and infirm—receive assistance from their friends and families to a much larger extent than anything they ever got from the union before, and they are at liberty to do any amount of work they like themselves, and most of them, I am in a position to say, are infinitely better off; in fact, they are all infinitely better off, and most of them are earning three or four times as much money as they get from their family. There is no danger, there is no cruelty, in avoiding out-door relief to widows; it is the greatest kindness you can do them.”

T. BLAND GARLAND, late Chairman Bradfield B. of Guardians; *Report of the South Eastern District P. L. Conference*, 1886.

Widows have been found to be much better off under the system advocated than they were previously when granted out-relief, “because they were free from the incubus of pauperism, and able to demand full current remuneration for their labour, and those requiring assistance received it from their relatives much more readily than formerly when the latter often made the Poor Law dole an excuse for refusing it.”

T. BLAND GARLAND, *P. L. Conference Reports*, 1888, p. 41.*

* “I would say from my heart that one of the happiest circumstances of my life is that we refused to give any more out-door relief

(3) *That out-door relief granted to widows tends to reduce women's wages.*

“ . . . as regards widows or able-bodied women themselves, allowances from the parish made to them when in employment do not always confer the advantages intended, inasmuch as their wages, as in the case of able-bodied men, are commonly reduced in consideration of the allowance from the parish, and such reduction of the wages, combined with the excuse furnished to relations or friends from making contributions in aid, together with the pauper habits engendered, renders such allowances to widows in aid of wages an injury rather than a benefit to the class intended to be relieved ; whilst in some districts the class of able-bodied women are so numerous that their labour (thus depreciated at the expense of the ratepayers) is substituted for the higher paid labour of independent labourers.”

Report of the P. L. Commission, 1839, p. 108.

“ In London, as in all large towns, there is a distinct demand for female labour, which is no to widows, because I see plainly all over the union that they are far better off, and far happier than ever they were before.”

T. BLAND GARLAND, *Charity Organisation Review*,
June, 1891, p. 249.

doubt frequently ill remunerated, but which, it can scarcely be denied, would be better remunerated if the operation of the general principles which regulate the price of this, as of all other labour, were not disturbed by the existence of a special class, who are known to be able to sell their labour at a lower rate than that at which the independent labourer can afford to work."

Report of H. LONGLEY; *Third Annual Report of the L. G. Board*, p. 180.

"Sums paid by Boards of Guardians to widows with young children . . . will enable these women to get work by accepting wages which would have been impossible if they had not outside assistance to depend upon. It is thus possible that, by assisting a thoroughly deserving case, you may be helping to drive down below starvation point the wages of a class of workers."

"Problems of Poverty," J. A. HOBSON, M.A., p. 160.*

(4) *That the contention that the children tend under this system to become infected with the pauper taint, and to return again to the workhouse, has*

* See also Prof. BRYCE, *P. L. Conference Reports*, 1876, p. 15.

been disproved; and that out-relief, on the contrary, is more liable to render both parents and children permanent paupers.

“As a matter of course, the children of widows in receipt of out-door relief are brought up as beggars, and pauperised from their infancy, and the pauperism hangs to them.”

T. BLAND GARLAND, *Speech at the Annual Meeting of the C. O. S., 23rd April, 1891.*

Very few of the children educated in separate or district schools become chargeable to the rates. Out-relief, on the other hand, is likely to be both infectious and hereditary.

C. LAYTON LOWNDES, *P. L. Conference Reports, 1891, p. 354.*

“On the out-relief system the mother, perhaps quite a young woman, becomes permanently pauperised by the habit of dependence and the contamination of other paupers; her children are trained up to lean on the parish, and are pretty sure to bring up their families in turn on the same traditions, so that the evil goes on perpetuating itself for generations.”

A. G. CROWDER, *Guardian St. George's-in-the-East, P. L. Conference Reports, 1876, p. 227.*

“Some persons have said that sending children to school pauperises them, but, on the contrary, it takes the children away entirely from the surroundings of pauperism.”

J. JONES, Relieving Officer, Stepney, *P. L. Conference Reports*, 1876, p. 598.

“ . . . it is far better to support the children in district schools, and leave the widow with one child, so that she would not be a pauper, and we should not be bringing up all the children to regard themselves as paupers.”

F. STRUTT, *P. L. Conference Reports*, 1876, p. 591.

(5) *That it is almost impossible for the Guardians to obtain a true knowledge of the circumstances of the case.*

“There is, probably, no class whose earnings Boards of Guardians and their officers experience such difficulty in ascertaining, and whose applications for relief, when tested, are so frequently found to be groundless, or at least, based on untrustworthy statements.”

Out-relief in the Metropolis, H. LONGLEY, *Third Annual Report of the L. G. Board*, p. 180.*

* See also pp. 26, 27.

- (6) *That out-relief given to widows too commonly serves as an excuse to the relatives to refrain from giving help, whereas the refusal of out-relief, and offer of the workhouse, "brings out the best feelings and efforts" of friends and relatives.*

"When partial allowances of two shillings or half-a-crown a week in aid of wages are made, they too commonly serve to excuse relations from the payment of contributions to a much larger amount."

Report of the P. L. Commission, 1839, p. 107.

". . . experience shows that friends or relatives will, under these circumstances, come forward and help by taking the charge of one or more of the children, who will not lift a little finger to assist when by so doing they think they are only relieving the rates."

State Relief, Rev. W. MOORE EDE, *P. L. Conference Reports*, 1890, p. 67.

"The schools offer . . . draws out the best feelings and efforts of relatives, friends, and the

charitable, and is thus morally beneficial to all concerned."

A. G. CROWDER, St. George's-in-the-East B. of Guardians, *P. L. Conference Reports*, 1876, p. 228.

(7) *That out-relief to widows contributes largely to pauperism by inducing improvidence.*

"... outdoor allowances when given indiscriminately in widowhood tend to put an end to provident habits in respect of insurances in sick clubs or otherwise."

Report of the P. L. Commission, 1839, p. 108.

The expectation that in case of the husband's death the widow and children will receive relief in their own homes, is the cause of recklessly improvident marriages, and makes husband and wife careless as to provision for the future.

T. BLAND GARLAND, *P. L. Conference Reports*, 1888, p. 40.

"If the pauperism of aged adult women, especially widows, was prevented, as it can be without much difficulty, the beginning of very much of the pauperism of women in old age would be stopped."

C. S. LOCH, Old Age Pensions, *P. L. Conference Reports*, 1892, p. 122.

- (8) A.—*That widowhood is a contingency of life which like others should be provided for.*

“ . . . I must protest against the doctrine that their position is to be treated by the dispensers of Poor Law relief as anomalous, even in theory; and this, because the condition of a widow with a large family, however deplorable it undoubtedly is, is one of the ordinary contingencies of human circumstances, which may, in some degree or other, be provided against, equally with sickness, or accident, or other bereavement. The difference between these contingencies seems to be one of degree rather than of kind. . . ”

Out-relief in the Metropolis, H. LONGLEY, *Third Annual Report of the L. G. Board*, p. 183.

- (8) B.—*That many widows prove themselves perfectly well able to bring up their families without relief. And many more would do the same if not led to rely upon it.*

“ It is notorious that large numbers of widows of the poorer class do maintain and bring up large families independently of Poor Law relief.”

Out-relief in the Metropolis, H. LONGLEY, *Third Annual Report of the L. G. Board*, p. 183.

“One thing I am certain about, and that is that it is a great mistake to give to widows because they are widows.”

Out-door Relief, Dr. J. MILSON RHODES, *P. L. Conference Reports*, 1892, p. 59.

“Experience has shown that most widows can support themselves and two children.”

A. G. CROWDER, St. George's-in-the-East B. of Guardians, *P. L. Conference Reports*, 1876, p. 228.

(8) c.—*That in any case the general good of the community must be the first consideration, and that which has been found to be for the general welfare should be adhered to.*

“Even assuming, though I cannot admit that a widow is necessarily incompetent to maintain her family by her independent exertions, the fact of her widowhood does not seem to entitle her to receive relief in a form which whether given to a widow or another is prejudicial alike to the recipient and to the community.”

Out-relief in the Metropolis, H. LONGLEY, *Third Annual Report of the L. G. Board*, 1873—4, p. 182.

On the other hand out-relief to widows with families, in preference to the Guardians taking one or more of the children, is urged on the grounds :—

- (1) *That it is impossible for a widow to maintain several children, but cruel and undesirable to remove children from home influences, or to relieve a woman of her responsibilities, by letting her part with her children.*

“ . . . whatever a mother is, she is generally good for something. It is only the rarest exception that a woman is not good for something ; and in the great majority of instances maternal influence is better than pauper influence.”

W. E. FORSTER, M.P., *P. L. Conference Reports*,
1876, p. 244.

“ . . . if a woman is left with a large family, and a portion are able to earn their own living and a little more, it is wiser to give the widow just enough to support the others than to take them into the house. You call it ‘supplementing

wages.' Is it not better than breaking up the home?"

J. WILFORD, *P. L. Conference Reports*, 1876, p. 586.

"With regard to a widow and her family, it is cruel to take from her some of her children, to leave her to support the rest. Where she is a respectable person and the children have a good school to attend, it is better for the Guardians, and better for the public, to give that woman a fair allowance, and allow her and her children to live together—as a mother and her children ought to do."

Rev. J. PEARSON, *P. L. Conference Reports*, 1876, p. 89.

"It is a cruel hardship to a widow with a number of children, struggling to keep out of the house, able to get but very little from the machinery of the church—the district visitor—that she should not get out-door relief, with the assistance of which she might bring up her family."

Capt. ELLIS, *Charity Organisation Review*, July, 1894.

- (2) *That the system by which the Guardians take charge of one or more of*

the children has not the advantage of discouraging applications.

“That the system does not tend to discourage applications for relief, but that quite as many widows probably ask for and require relief under this as under a system of giving out-relief.”

Evidence of J. C. JONES, Marylebone B. of Guardians, before the Select Com. of the H. of Lords on P. L. Relief, 1888, p. 379.

CHAPTER II.

OLD AGE PENSIONS.

THE necessity for some form of old age pensions is urged on the grounds :—

- (1) A.—*That there is a grievous amount of pauperism due almost entirely to the disablement arising from old age, and not due to vice, intemperance nor improvidence.*

“ . . . although we have experienced a long period of unexampled prosperity, a very large proportion of our working people come upon the rates in their old age.”

CHARLES BOOTH, “ Pauperism and the Endowment of Old Age.”

“ . . . we see that under present conditions one-half at least of the working class are condemned to end their days as paupers, and of

these a large proportion, at any rate, are not strictly accountable for the fate which is in store for them."

J. CHAMBERLAIN, M.P., Old Age Pensions, *National Review*, Feb. 1892.

" . . . of all men belonging to the working and the poorer classes, one in two and a quarter—nearly one in two—is compelled under our present system, if he lives to sixty-five, to have recourse to parish relief."

J. CHAMBERLAIN, M.P., Speech at Birmingham, *Times*, Dec. 7th, 1894.

" . . . my belief is that the great majority of those persons who at sixty-five become paupers are persons who have led a fairly thrifty, a fairly industrious, and a generally sober life. I believe that in the great majority of these cases their necessities arise from the failure of their physical faculties, and not from anything we are entitled to call misconduct on their part."

Ditto.

" . . . of all who survive to the age of seventy, one out of every three is believed to be in receipt of poor relief. In London one death in every six takes place in the workhouse or workhouse infirmary. In some rural districts, it has been

said, nearly every aged agricultural labourer is a pauper."

Minority Report, *Fifth and Final Report of the Royal Com. on Labour*, Pt. i., p. 128.

There are "a large number of aged people shown by the best test that is available, to be on the border line of destitution, if not wholly destitute," and who, in the opinion of the local administrative bodies, are unable to support themselves.

"The State and Pensions in Old Age," J. A. SPENDER, p. 69.

Twenty-five per cent. of the whole population over sixty-five are at least in a state of deplorable poverty, and by far the greater part of this poverty is mainly, if not wholly, caused by old age.

Ditto, p. 71.

"Old age is recognized to be one of the most fertile causes of poverty, and it might be specially dealt with by some plan of State endowment."

The Realm, Dec. 7th, 1894.

(2) B.—*That poverty due to old age requires provision other than, and apart from,*

that accorded under the present Poor Law.

Age falls heavily on the poor, and the case of the aged poor demands special consideration.

CHARLES BOOTH, "Pauperism and the Endowment of Old Age."

Old age pauperism, "though not so great as has been sometimes asserted, is very serious. Under the Poor Law it is treated undesirably; in-door relief lacks humanity, and out-door encourages improvidence. We are therefore justified in seeking some better plan."

Ditto.

" . . . there is a heavy amount of dependence on the relief afforded under the Poor Law, caused by the disablement of old age, not at present sufficiently provided against."

"Pensions and Pauperism," Rev. J. FROME WILKINSON, p. 45.

" . . . those who had led lives of self-reliance and thrift, and who had been accustomed to secure for themselves by their own industry many little comforts, should not be compelled to put up with the same state of things as those who had been worthless citizens all their lives."

G. BARTLEY, M.P., H. of Commons, April 4th, 1894.

“It could not be disputed that there was something wrong about our present system of old age relief, because it ought to be impossible for any man who had spent a long life honourably, to be compelled to seek relief in his old age in the work-house.”

G. BARTLEY, M.P., H. of Commons, April 4th, 1894.

(3) *That in considering the question of old age pensions, the position of those suffering from poverty, but not themselves paupers, must equally be taken into account.*

It must also be considered that besides the persons who have recourse to parish relief there are always a great many people who are always on the verge of pauperism and who are making heroic efforts to prevent themselves from having to apply for this form of relief.

J. CHAMBERLAIN, M.P., Speech on Old Age Pensions, at Birmingham, *Times*, Dec. 7th, 1894.

“In considering the case for old age pensions we are considering not pauperism, but poverty.”

“The State and Pensions in Old Age,” J. A. SPENDER, p. 69.

- (4) *That it is necessary to allay the widespread feeling of dissatisfaction now prevailing in regard to the position of the aged poor; unless this is done a dangerous reaction to the former lax administration of Poor Law relief with all its attendant evils is likely to be the result.*

“ . . . if from reason of cost or lack of popular support it (the endowment of old age) is rejected, the movement of public opinion will inevitably take the direction of an extension of out-relief.”

CHARLES BOOTH, “Pauperism and the Endowment of Old Age.”

“ I say that this inadequate provision for the old age of our working people is not only a disgrace but it is a danger to social order. I say that it is injurious to the individuals, and it is injurious to the nation; . . . ”

Old Age Pensions and Friendly Societies, J. CHAMBERLAIN, M.P., *The National Review*, Jan. 1895.

“ The dangers of a reaction towards out-relief are obvious and urgent . . . ”

Rev. T. FOWLE, “The Poor Law, Friendly Societies, and Old Age Destitution.”*

* See note, p. 153.

- (5) *That the small earnings of the poor, which are often barely sufficient to enable them to meet their daily needs, render it wholly impossible for them to make provision for their old age.*

“I am willing to admit that as the sufferings consequent on old age can be foreseen, every one ought to make provision for them. But as things now are it is practically impossible for the mass of our working classes to make such provision.”

Rev. W. MOORE EDE, National Pensions, *Contemporary Review*, April, 1891.

“Old age must be treated as in part the duty of the individual, in part a collective duty of the community, and must be dealt with on a system of insurance in which one part of the cost shall be borne by the individual and one part by the rates or the Imperial exchequer.”

State Relief, Rev. W. MOORE EDE, *P. L. Conference Reports*, 1890, p. 71.

“ . . . it must be remembered that it is almost impossible for a large proportion of the poorer classes to make adequate provision against old age.”

J. CHAMBERLAIN, M.P., *National Review*, Feb. 1892.

Women "have often spent lives of the most active and invaluable citizenship, without ever having the smallest opportunity for saving."

CHARLES BOOTH, "Pauperism and the Endowment of Old Age."

"So many women workers, at their present rate of earnings, are quite unable to provide themselves with a superannuation benefit as well as a sickness benefit."

Rev. J. FROME WILKINSON, "Pensions and Pauperism," p. 94.

Though no doubt there is a real improvement in the agricultural labourer's condition, yet the Reports of the Assistant Commissioners to the Royal Commission on Labour, "show that the labourers, as a class, only earn a bare subsistence, and that the great majority of them are in a chronic state of poverty and anxiety . . . It is evident that with their scanty earnings it is impossible for them to make any provision for old age. It is shown that for the great majority of them parish relief or the workhouse is the only refuge when past work."

JESSE COLLINGS, M.P., *Observations appended to the Fifth and Final Report of the Royal Com. on Labour*, 1894, pt. i., pp. 121, 125.

- (6) *That it is open to question whether it is generally desirable that the poor should exercise sufficient thrift to enable them to meet the requirements of old age.*

“ . . . thrift and restriction on population are no palliatives whatever; and that so far from thrift under present conditions being of value to the workers, the probability is that if carried any further than it is it would be injurious to them, inasmuch as it would be in the main carried out at the expense of their vitality or the vitality of their children . . . Anything that he (a workman) takes in thrift now he takes out of his vitality.”

Evidence of Mr. HYNDMAN before the Royal Com. on Labour. Minutes of Evidence, Q. 8406 and 8515, pp. 594 and 604.

There is a growing conviction that the thrift which is required to make provision for the period of old age is wholly impossible with many, and not possible with others, except at the cost of lowering the whole standard of life and comfort during the preceding years.

“The State and Pensions in Old Age,” J. A. SPENDER, p. 150.

- (7) *That far from discouraging thrift, pensions would encourage all self-supporting efforts, inasmuch as a small increase of income would be likely to serve as an effective inducement to lay by ; whereas a sense of the hopelessness of effective saving now prevents many from exercising thrift.*

“ The great hindrance to thrift at present is the hopelessness of being able to save enough. With a minimum pension assured, even the smallest addition becomes worth providing.”

SIDNEY WEBB, *The Reform of the Poor Law, The Contemporary Review*, July, 1890, p. 106.

“ We have seen how the impossibility of saving sufficient to make adequate provision for old age operates with large numbers of the working class as a discouragement to saving at all.”

“ The State and Pensions in Old Age,” J. A. SPENDER, p. 149.

“ They (the poorer classes) know that unless they can make a full provision for their wants saving is of no use, but will only disqualify them for State relief. Why, then, should they save ? ”

J. CHAMBERLAIN, M.P., *National Review*, Feb., 1892.

“ . . . the certainty of a moderate pension would raise the standard to which the poor aspire. Every shilling saved would mean additional ease and comfort; and there would be a new inducement to provide for sickness, burial and possible wants before sixty-five, if there were a certainty of escaping destitution and the work-house after that age.”

J.- CHAMBERLAIN, M.P., *National Review*, Feb., 1892, p. 729.

(8) *That old age pensions would not obviate the necessity for thrift or the need of charity.*

“ The objects of saving are not exhausted when old age after sixty-five is thought of. The years of elderly existence and doubtful earnings before the age of sixty-five has been reached have still to be provided for.”

CHARLES BOOTH, “Pauperism and the Endowment of Old Age.”

“ . . . it is quite clear that a pension of 5s. a week, beginning at sixty-five, would not supersede the necessity for thrift, or even for well-considered charity. According to the conditions of modern industry, the ten preceding years are exceedingly

difficult years, which would have to be provided for by private resources. Nor, as a rule, would a pension of 5s. a week alone be sufficient to support life outside the workhouse."

"The State and Pensions in Old Age," J. A. SPENDER, p. 149.

- (9) *That the fear of ultimate destitution does not play such an important part in engendering thrifty habits as is often supposed."*

It is for objects "the offspring not of fear but of hope, that people are most ready to pinch and scrape. Here, and not in the dread of being some day destitute, lies the chief cause of human thrift."

CHARLES BOOTH, "Pauperism and Old Age Endowment."

- (10) *That a system of national pensions would serve to strengthen friendly societies, and help to place them on a firm financial basis, by relieving them of the difficulty caused by the "illness of old age."*

" . . . inasmuch as one of the greatest burdens on friendly societies' funds is the heavy charge

occasioned by what is called continuous sickness among their older members, the existence of a National Pension provision at sixty-five years of age would have released them from all cost for members above that age, with the probable result of making many friendly societies actuarially sound which at the present time have grave deficiencies to show."

The Rev. WM. L. BLACKLEY, "Mr. Chamberlain's Pension Scheme," *Contemporary Review*, March, 1892, p. 383.

"State pensions, so far from injuring their (friendly societies') business would help them to some extent out of a serious present difficulty."

CHARLES BOOTH, "Pauperism and the Endowment of Old Age."

To a very large extent the friendly societies are in a very critical condition.

"The Poor Law, the Friendly Societies, and Old Age Destitution," Rev. T. FOWLE.*

"Their (friendly societies') embarrassments in the past have largely proceeded from the difficulty of dealing with superannuation and the impossibility of distinguishing after sixty-five years between the incapacity caused by ordinary sick-

* See note, p. 153.

ness and that induced by advancing age. It would be a great advantage to the societies to disencumber them of old age claims, or at least to assist them to meet them separately from their other obligations."

J. CHAMBERLAIN, M.P., *National Review*, Feb. 1892.

(11) *That the embarrassments of friendly societies, due to the demands of old age, will prove very serious in their consequences, not only to those societies themselves, but to the whole nation, unless some action is taken to relieve them of similar claims in the future.*

"Unless, then, something is done, and done speedily, either in the shape of assistance from without, or in the shape of new regulations made for the government of these societies, then it is perfectly certain that the embarrassment which is already beginning to be felt will become very serious—it will be very serious for the societies; it will be very serious also for the nation."

J. CHAMBERLAIN, M.P., *Old Age Pensions and Friendly Societies*, *National Review*, Jan. 1895.

(12) *That existing institutions make no satisfactory provision against old age, and that it cannot be said that such pensions would injure existing institutions.*

“The cost of providing adequate pensions is found to be too serious for the great friendly societies, and for any but a few of the more powerful trades unions.”

SIDNEY WEBB, *The Reform of the Poor Law*,
Contemporary Review, July, 1890, p. 106.

“There can be no doubt as to the failure of existing agencies to secure provision for old age.”

J. CHAMBERLAIN, M.P., *The National Review*, Feb.
1892.

“ . . . provision for old age among the working class is not made through existing institutions in any form that can be regarded as permanent and satisfactory . . . There is therefore no ground for the assertion that State action would compete unfairly with existing voluntary agencies.”

“The State and Pensions in Old Age,” J. A.
SPENDER, p. 160.

“Broadly speaking, the great mass of the weekly wage earners have no provision secured for old age. As a consequence the only prospect before them, after a life of honourable toil, is penury and privation, ending, if life be prolonged, in the grudgingly-given pauper dole of out-relief, or in imprisonment in a workhouse.”

Rev. W. MOORE EDE, National Pensions, *Contemporary Review*, April, 1891.

- (13) *That the opposition of existing voluntary organizations must not be accorded too much consideration: that their opposition is not justified, nor is it in their own true interest.*

“These societies (friendly societies) have no sort of claim to play the part of Sir Oracle in a matter which concerns the whole community . . . The societies talk about superannuation year after year, but no decision is come to; the problem of provision is in no way advanced . . . We repeat, therefore, that the friendly societies must not be allowed to block the way.”

Daily Chronicle, Dec. 31, 1894.

“The friendly societies have the best right to be heard on the question of sick insurance,

whereas their opposition to a national super-annuation scheme is not justified by their record, nor is it really in accordance with their own best interests."

"The State and Pensions in Old Age," J. A. SPENDER, p. 125.

"Practically, the friendly societies do not provide pensions, and therefore could not have reasonably objected to a National Pension Fund."

Rev. WM. L. BLACKLEY, Mr. Chamberlain's Pension Scheme, *Contemporary Review*, March, 1892, p. 383.

The friendly societies "have no claim whatever to step in now as having any vested interest in providing old age pensions, because this is a work that they have never done, and that they have attempted to do with signal failure."

Ditto, p. 391.

"Voluntary agencies, however efficient in their own departments, have clearly no right to demand that the State shall refrain from supporting an enterprise which is desirable in itself and is not covered by their organization."

"The State and Pensions in Old Age," J. A. SPENDER, p. 49.

“ . . . though their interests are large and entitled to the fullest consideration, the interests of the whole community must always be paramount.”

Rev. J. FROME WILKINSON, *The Endowment of Old Age*, *Contemporary Review*, April, 1892.

- (14) *That existing organizations fail to reach the thriftless, and help only those who are already naturally inclined to providence.*

The tendency of existing friendly societies and others is, “while aiding the thrift of the thrifty in no way to discourage or put an end to the waste of the improvident.”

Report of the Select Com. on National Provident Insurance, 1887, p. vii.

Friendly societies “tend to make the provident man more secure, but *they do not even* profess to touch the improvidence of the thriftless at all.”

National Insurance, by the Rev. WM. LEWERY BLACKLEY, *Nineteenth Century*, Nov. 1878.

- (15) *That the evidence afforded by the model unions does not conclusively prove that a restrictive policy is capable of general*

application, or would be generally effectual in reducing old age pauperism and poverty. Too much weight must not be attached to the alleged results.

It is unreasonable to be guided by preference by the small minority of unions which have abolished out-relief, and to ignore the vast amount of evidence afforded by the large majority of unions.

“The State and Pensions in Old Age,” J. A. SPENDER, p. 69.

“There must be some serious drawback, or else it is certain that, with so many Boards of Guardians economically inclined, hundreds would have readily followed the example set them.”

Old Age Pensions and Friendly Societies, J. CHAMBERLAIN, *The National Review*, Jan. 1895.

“We should require, however, to know much more than we do of the history of these unions, the present condition of their poor, the state of the surrounding parishes, and the details of administration, before we accepted them as conclusive guides.”

J. CHAMBERLAIN, M.P., Old Age Pensions, *National Review*, Feb. 1892.

We cannot be sure that if the policy were applied everywhere it would be uniformly as successful as in these model parishes.

CHARLES BOOTH, "Pauperism and the Endowment of Old Age."

"Theory, precept, and example are alike perfect, and yet the teaching does not, and has never spread."

Ditto.

"I . . . have said how hopeless the chance seems to me of persuading people generally that social salvation is to be found in the denial of the claims of misfortune, combined with the denial of self, which is involved in the refusal of out-relief on grounds of high principle."

Ditto.

"I contend that, even if we granted the policy of the abolitionists to be the soundest possible under the existing Poor Law *régime*, there is no chance of its ever becoming extensive enough to appreciably alter the condition of things throughout the country generally."

Rev. J. FROME WILKINSON, *The New Poor Law New Review*, Jan. 1893.*

* See also pp. 66, 67.

- (16) *That the problem of good administration would be comparatively simple "if the troubles of poverty could be relieved from the aggravation of old age."**

"Withdraw old age ; if it be possible withdraw the sick also ; and the problem at once becomes manageable. . . Chronic pauperism would be confined to a ne'er-do-well class, and might in the end be stringently regulated."

CHARLES BOOTH, "Pauperism and the Endowment of Old Age."

" . . . a Pension scheme offers its advantages to all—to the thrifty first, and in greater proportion than to the unthrifty, who may then be left without compunction to the tender mercies of Poor Law more stringently administered than it is at present."

J. CHAMBERLAIN, M.P., *National Review*, Feb. 1892, p. 729.

"That the difficulties connected with the question of out-door relief would be materially diminished if an institution were established for

* CHARLES BOOTH, "Pauperism and the Endowment of Old Age."

insurance against sickness and superannuation, on a plan suitable to the requirements of the labouring classes, under Government guarantee."

Petition of the Luton B. of Guardians to the Government, quoted by the Rev. W. LEA, *P. L. Conference Reports*, 1876, p. 84.

(17) *That old age pensions could exercise no baneful influence on wages or on employment.*

"The basis of work and wages will not be disturbed because at the time the endowment is given the best working days will be over. . ."

Rev. J. FROME WILKINSON, *The Endowment of Old Age*, *Contemporary Review*, April, 1892.

"Public pensions beginning sooner might tend to reduce wages; at and after 65 they will have no effect on the wages of younger men, and but little on those of the old."

CHARLES BOOTH, "Pauperism and the Endowment of Old Age."

"Nor is it reasonable to suppose that the prospect of a pension at 65 would have any effect in advance upon the earnings of adult workmen. Trade Unionists, indeed, may be heard to argue that a pension scheme will have the special

advantage of saving the old from the necessity of entering the labour market and depressing the wages of younger men."

"The State and Pensions in Old Age," J. A. SPENDER, p. 155.

(18) *That the aged poor, by virtue of their labour and past payment of rates, are entitled to support outside the workhouse, and to support to which no "pauper" taint is attached.*

A man who has honourably spent a long life in labour, and has done his best, though that best might not be much, should have some other prospect in his old age than the workhouse.

J. COLLINGS, M.P., H. of Commons, April 4th, 1894.

Society owes a duty to those who have laboured the whole of their lives.

Ditto.

"No self-respect would in any way be lost by the receipt of an old age pension, the State simply doing its duty towards its old servants."

"Pensions and Pauperism," Rev. J. FROME WILKINSON, p. 95.

“When people had contributed for fifty years to the Imperial treasury, it certainly was not unreasonable that a certain portion of their contribution should be ear-marked for their benefit when they reached a time of life at which they must call for outside assistance.”

R. EVERETT, M.P., H. of Commons, April 4th, 1894.

(19) *That the aged poor are as much entitled as any public servant to a pension from the State ; and that these pensions would in no sense be degrading.*

“We are all servants of the nation, and the labourer on the land serves the State every bit as much as the civil servant and the officer in the army or navy, who *get* their pensions. When the labourer’s full working days are over, having served the State well in his generation, he has a call upon the State to look to his declining years, to keep his home for him, to see that he pass out of life in rest and peace.”

Rev. J. FROME WILKINSON, “Pensions and Pauperism,” p. 88.

“Old age pensions are granted to civil servants and others, but, though the way may not be so direct, the worker on the land—the territory of the State—should be held to be just as much a servant of the State, as the clerk in the War Office.”

Rev. J. FROME WILKINSON, *The Endowment of Old Age*, *Contemporary Review*, April, 1892, p. 561.

“The industrious poor have really some claim on the Society that they have served, and on the State as its representative. After a life of unremitting toil at a remuneration which has barely sufficed for daily wants, they ought not to be compelled to receive their subsistence at the cost of their self-respect. Those who have been in the direct service of the State, as in the great manufacturing departments, or in the Post Office and Revenue services, as well as soldiers and sailors, are provided for in their old age. The veterans of industry also are entitled to some consideration. . .”

J. CHAMBERLAIN, M.P., *Old Age Pensions*, *The National Review*, Feb. 1892.

“The pension, to which the insured person has himself contributed, or which he claims as a right after his appointed time of service has expired,

is not humiliating to the recipient, and has not been so considered by the public servants of every grade, from the cabinet minister to the postman, who have been thus provided for. It is, in reality, only wages deferred, and paid when most required by Society, which has been benefited by the services given."

J. CHAMBERLAIN, M.P., *National Review*, Feb. 1892, p. 729.

"At present we give a superannuation allowance to about 160,000 retired civil servants, military and naval officers and men, policemen and postmen, &c. The system is being extended to elementary school teachers and nurses. In all these cases the pensions is given practically as a matter of right ; it is granted in addition to whatever may have been saved by the recipient, and it carries with it no stigma of public disgrace."

SIDNEY WEBB, *The Reform of the Poor Law, Contemporary Review*, July, 1890, p. 104.

"It was most unreasonable that public servants, who had probably received large salaries during the time they were able to work, should obtain pensions, while the public, who were their employers, could not obtain pensions for themselves."

R. EVERETT, M.P., H. of Commons, April 4th, 1894.

- (20) *That the objection that those who do not reach the minimum age at which the benefit is fixed will not benefit at all, applies to all deferred annuities.*

“So far as it (the argument) is valid, it is valid against all deferred annuities, and all civil service and military and naval pensions.”

CHARLES BOOTH, “Pauperism and the Endowment of Old Age.”

- (21) *That mitigation of the natural consequences of old age may be safely attempted; and is not open to the same objection as mitigation of the natural consequences of drunkenness, crime, &c.*

“Drunkenness and folly are evils capable of much contraction and indefinite expansion, and in dealing with them we cannot dispense with the deterrent influences of the consequences they entail, or with safety mitigate these consequences to any great extent. On the other hand, sickness, old age, and death are inevitable, not to be avoided by any fear of penalty, nor liable to increase if the troubles they bring are softened.”

CHARLES BOOTH, “Pauperism and the Endowment of Old Age.”

- (22) *That provision for the aged poor involves no new principle, and that they are virtually pensioned under the present Poor Law, though under conditions which obviate the benefits which would otherwise follow.*

“If we intend to give pensions to our aged poor, as we virtually now do, had we not better do so in such a way as to improve rather than to injure their character, and in a manner calculated to promote rather than to discourage their thrift?”

SIDNEY WEBB, *The Reform of the Poor Law, Contemporary Review*, July, 1890, p. 104.

“It is not open to argument whether the aged poor shall be provided for. Their claim to subsistence is already admitted by the law. The arguments against any provision apply as much to the Poor Law as to a State pension. The community already expends three millions a year of national money in providing for the wants of the aged poor; and it is no longer a question of principle, and hardly one of amount, but only of the method in which a recognized duty shall be discharged.”

J. CHAMBERLAIN, M.P., *Old Age Pensions, National Review*, Feb. 1892.

“We are already bound to keep every old person who requires it at a cost of more than 5s. a week, and to offer to all old people this sum and no more, as a matter of public policy, on the condition that those receiving it maintain themselves outside the house, might be thought to make the nature of the responsibility assumed even more definite than before.”

CHARLES BOOTH, “Pauperism and the Endowment of Old Age.”

The State already recognizes the duty of relieving destitution, and we already make provision for the free education of the young, and the next natural step is to go to the end of life and help the aged.

R. EVERETT, M.P., H. of Commons, April 4th, 1894.

- (23) *That there is nothing new in a system which taxes the rich for the benefit of the poor, the hard working and thrifty for the idle and worthless ; and that the inevitable anomalies which will occur form no valid objection to a pension scheme. They are inevitable,*

and are present in the existing system of Poor Law relief.

“It is absolutely impossible for the State or any local authority so to deal with all the various conditions of the life of the poor as to measure out an equitable concession exactly equal in every case.”

J. CHAMBERLAIN, M.P., *Times*, April 5th, 1894.

“Is it possible to find a greater anomaly than the present system, which treats the industrious poor exactly in the same fashion as it treats poor persons who are utterly undeserving; which measures out to the man whose whole sensibilities are at stake exactly the same treatment of the common workhouse, as to the man who has been an idler and ruffian during pretty nearly the whole course of his existence?”

Ditto.

“There is nothing new in a system of payment by the rich for the poor—still less in the worthy paying for the worthless. It is the ordinary rule of life, and cannot be altered, unless we steel our hearts entirely against the sufferings of the sick and the weak, as well as of the idle,

the drunken, and the vicious, and leave them to perish unaided."

CHARLES BOOTH, "The Endowment of Old Age."

- (24) *That the burthen of expenditure, though not apparently falling on all classes alike, is ultimately borne by all.*

It is objected that the thrifty man will have to pay for the unthrifty. "The real facts are that the cost will have to be provided by the whole nation, by the thrifty and by the unthrifty alike, but it is only the thrifty who will derive any benefit from it."

J. CHAMBERLAIN, M.P., Old Age Pensions and Friendly Societies, *National Review*, Jan. 1895.

- (25) *That it is not altogether desirable, from any point of view, that parents should be dependent in their old age upon their children.*

"... it may be doubted whether this state of things (the dependence of parents upon children) really does conduce to right feelings between children and parents, and whether it does not more frequently lead the children to regard the

death of their aged relatives as a release from a burdensome responsibility."

"The State and Pensions in Old Age," J. A. SPENDER, p. 13.

"... the dependence of parents upon children is not an unmixed blessing from the moral or from any other point of view. It is apt to work in a kind of vicious circle by increasing the difficulty of saving, and thereby helping to perpetuate the condition of dependence from one generation to the next."

Ditto, p. 150.

"The objection, that it is the duty of children to support their parents, if good at all, is good against any savings for old age, or at least against any encouragement of such savings, and therefore goes too far. If children ought to support their parents, it cannot be right for parents to save, and so prevent them from performing this duty. But filial duty may be shown in many ways . . . while looked at in the concrete, it is probable that thousands of old people with 5s. a week in hand will find a home with some son or daughter who, otherwise, must have seen them enter the workhouse."

CHARLES BOOTH, "Pauperism and the Endowment of Old Age."

Gratuitous pensions involving no previous contributions are advocated on the grounds:—

- (1) *That no scheme which does not give pensions freely to all would make any impression on the bulk of old age poverty, or “touch the classes who stand most in need of assistance ;” and that it would be both unjust and unwise to attempt to discriminate between the deserving and the undeserving.*

“To select the poor is to pauperise, to select the deserving is to patronise. To do either is to humiliate.”

CHARLES BOOTH, “Pauperism and the Endowment of Old Age.” *

“ . . . it is not possible to maintain the dignity of pensions if the question of poverty be introduced in their distribution . . . it is even more subtly dangerous to inquire into a man’s character than into his means, if the benefit to be received is to be kept free from all taint of pauperism.”

Ditto.

* See note, p. 147.

“With regard to old age pensions, they should be given without respect to pauperism or poverty if given at all.”

“Pensions and Pauperism,” Rev. J. FROME WILKINSON, M.A.

All inquisitorial conditions as to whether a man had received poor relief, or had saved anything for himself, or had in various ways made himself undeserving of assistance, ought to be discarded.

J. COLLINGS, M.P., H. of Commons, April 4th, 1894.

“... a universal pension scheme without contributions, and with no qualification except that of having attained a certain age, is the only comprehensive scheme yet proposed which is clearly distinguishable from out-door relief, and which avoids the evils that attach to out-door relief.”

“The State and Pensions in Old Age,” J. A. SPENDER, p. 151.

- (2) *That no general pension scheme which provided for all alike could be justly said to pauperise anyone.*

“An annuity which is given to all without any

qualification except that of age, cannot justly be said to pauperise anyone. . .”

“The State and Pensions in Old Age,” J. A. SPENDER, p. 130.

Annuities which all old people alike would draw, and free of all poverty qualification, and requiring no confession of poverty, could not pauperise.

CHARLES BOOTH, “Pauperism and the Endowment of Old Age.”

(3) *That these pensions would tend to the promotion of thrift.*

They “would tend to encourage the practice of thrift, dispelling that hopelessness of being able to save enough, which at present so paralyses saving.”

Rev. J. FROME WILKINSON, The English Poor Law and Old Age, *Contemporary Review*, Nov. 1893, p. 679.

“And if a minimum pension be given carrying with it only the bare necessities of life, the cause of thrift will be strengthened instead of weakened, and many will be roused to ‘gather and lay by,’ because dread of entering the workhouse prison

will have been removed, and a sunbeam of hope caused to shine upon their declining days."

Rev. J. FROME WILKINSON, *The Endowment of Old Age*, *Contemporary Review*, April, 1892.

Though not directly administering to independence of character, no one would make less voluntary efforts to save because of them, and many would increase their exertions in this direction.

CHARLES BOOTH, "Pauperism and the Endowment of Old Age."

(4) *That such pensions would be in the true interest of benefit societies.*

Friendly societies "should welcome such a proposal as calculated to greatly improve their position."

Rev. J. FROME WILKINSON, "Pensions and Pauperism," p. 100.

"... it is my firm conviction that friendly societies will have nothing to lose but everything to gain by the adoption of a universal free State Endowment List."

Rev. J. FROME WILKINSON, *The Endowment of Old Age*, *Contemporary Review*, April, 1892.

“It is just because friendly societies—I write as a financial member of two of the largest of them—have attempted, by a subterfuge under sickness, to contract to provide for their members when past their working day, that the finances of so many of them are in an unsatisfactory state. . . . The funds were never intended to provide for loss of wages arising from old age disablement, but solely for loss of wages arising from specific disease.”

Rev. J. FROME WILKINSON, A New Poor Law,
New Review, Jan. 1893.

(5) *That the qualifications attached to such pensions would ensure that they were well bestowed:*

“To have lived at all goes for something, to have asked no relief goes for more, and to have secured by savings, or through friendly feeling or the loving duty of children a chimney-corner where 5s. a week will be adequate, may be accepted as proof enough that the pension is not ill bestowed.”

“Pensions and the Endowment of Old Age,” CHARLES
BOOTH.*

* Mr. Booth would exclude from such pensions those who had been convicted of crime, and in the case of those who had been in receipt of Poor Law relief within a certain period, says, “I suggest,

“The vicious and the drunken usually pay their penalty by an early death, and we find a general agreement among those who know how the poor live, that the standard of decency and sobriety rises as age advances.”

“The State and Pensions in Old Age,” J. A. SPENDER, p. 21.

(6) *That such a pension scheme would tend to raise the whole standard of life.*

“I advocate it as bringing with it something of that security necessary to a higher standard of life.”

“Pauperism and the Endowment of Old Age,” CHARLES BOOTH.

that in order to guard against misuse, the claim for a pension of everyone who has had relief during a certain previous period (in my book I said ten years, but I should like to leave that an open question) should be made through the guardians; and the money applied at the discretion of the guardians, indoors or out, for the benefit of the pauper. In the case of those whose need for relief had been the result of some accident, and had completely passed away, the guardians might waive all interference, or if the relief had been given on loan, might accept repayment. In other cases the pension might be paid as out-relief for a period under inspection, and be transferred to the old person after proof of satisfactory conduct. In others again, the hand of the guardians and the eye of the relieving officer might be always needed, and finally there would be those whose relief could only be given in the house.”

On the other hand, it is contended :—

- (1) *That the present number of paupers forms a most unsafe criterion as to the needs for any national pension scheme, since better administration would largely diminish it.*

“To base any statement in regard to the alleged need of a national annuity or pension scheme upon the pauperism of the country, as it stands at the present time, is to accept that pauperism as inevitable, whereas it has been proved by the better administration of certain unions in the country and in the metropolis, that the number of paupers to population over sixty can be reduced in a country union to a minimum, say 4 per cent., and in the metropolis, if we may judge by its poorest union, by more than half.”

C. S. LOCH, “Old Age Pensions and Pauperism,”
p. 40.

“It would seem that in country districts it is almost entirely a question of Poor Law administration whether 4 or 56 per cent. of the population over sixty are paupers or independent when they die.”

Ditto, p. 19.

“ If a statistician had come to Bradfield in 1871 he might have argued that as one in every thirteen was a pauper, that therefore exceptional legislation was necessary. Take him to Bradfield in 1888 and he finds that there is only one pauper to every 126 of the population, and that pauperism has steadily decreased, and is still decreasing under a certain policy of administration, and he will admit that here, at all events, the curse of pauperism is being rooted out.”

The Working Class and the Poor Law, T.
MACKAY, *P. L. Conference Reports*, 1891, p. 293.

- (2) *That old age pauperism has been caused by maladministration of the Poor Law; and that in proportion as our poor are no longer taught to look for assistance from public funds, old age pauperism will die out.*

“ . . . old age pauperism is gradually dying out. In fact our present old age pauperism is a legacy from the maladministration of forty years ago, when old age itself was held to have a claim for relief from the rates. The effects of better education, of the increase of membership of

sound clubs, and of the increased savings of the working classes, has scarcely yet been felt."

W. CHANCE, J.P., State-aided Pensions for Old Age, *P. L. Conference Reports*, 1894.

"If relief is refused to the able bodied it will be demanded less and less by the aged. People do not wish to be dependent on public funds, and when they are not tempted by these funds, or led to expect that they may have them if difficulty arises, they will plan their life accordingly. And what has happened before happens again. Independent sick and other clubs spring up. New ways of providing for the future are adopted, showing how fertile the population is in its resources when its energies are not impaired by the luckless interference of ill-administered relief."

Pauperism and Old Age Pensions, C. S. LOCH, *P. L. Conference Reports*, 1892, p. 114.

"Unions where a non out-door relief policy has been adopted, and supplementation (of the allowances of friendly societies) avoided, old age pauperism hardly exists, and the whole population in one way and another provides for itself."

C. S. LOCH, Some Controverted Points in Poor Relief, *The Economic Journal*, Dec. 1893, p. 589.

- (3) *That in view of the remarkable progress in the condition of the poor, both in the unskilled labouring and in the artisan class, during the last few years, and the large and continuing decrease of pauperism, no scheme for national pensions is required.*

All pauperism in England and Wales has largely decreased—including old age pauperism, *i.e.*, pauperism above sixty on the population above sixty.

C. S. LOCH, *Charity Organisation Review*, Jan. 1895, p. 22.

“The great decrease in the figures represents a corresponding decrease in the alleged need for some national pension scheme.”

“Old Age Pensions and Pauperism,” C. S. LOCH, p. 23.

“ . . . the person who requires a State pension does not exist in any large numbers, and certainly we should be puzzled if we looked around upon our own neighbourhoods, to put our finger upon any considerable number of persons suffi-

cient to justify so vast and so expensive a scheme."

Old Age Pensions, Rev. T. FOWLE, *P. L. Conference Reports*, 1892, p. 22.*

"If the comparative prosperity of the present time continues, and if the Poor Law could be administered in a more enlightened spirit, there can be very little doubt that the question of provision for old age will gradually and surely solve itself."

"Insurance and Saving," *Charity Organisation Series*, p. 91.

"... the marked decrease of pauperism of all ages in the past twenty-five years, the growth of insurance through friendly societies and otherwise, and the improved condition of the working classes, are evidence of the increased ability of the great mass of the people to make sufficient provision for their old age, and in these circumstances it is undesirable to resort to any system of State grants or bounties . . ."

W. CHANCE, J.P., Hon. Sec. to the Central P. L. Conference, 1894, *Report of the P. L. Conferences*.†

* The writer advocates endowment by the State of "every Friendly Society which now affords, or hereafter is willing to afford a sufficient maintenance of all its members permanently disabled by sickness or old age."

† Even in the classes who comprise the lower grades of industry "the improvement manifests itself in better pay and more favour-

able conditions of work; but chiefly in this, that of the mass of wholly unskilled labour part has been absorbed into higher grades, while the percentage of the total working population earning bare subsistence wages has been greatly reduced;” and that of the still deplorably large residuum of the population chiefly to be found in our large cities who lead wretchedly poor lives, and are seldom far removed from the level of starvation, “it would seem that not only the relative, but perhaps even the actual numbers of this class also are diminishing.”

Fifth and Final Report of the Royal Com. on Labour,
Part I., p. 24.

The condition of the working classes has changed immensely, and the material improvement has been very remarkable both in the unskilled labouring and in the artisan class.

*Evidence of J. M. LUDLOW, C.B., ex-Chief Registrar
of Friendly Societies, before the Royal Com. on
Labour, Questions 1852 and 1861; see p. 131 of
Minutes of Evidence.*

“The wages of almost all classes have greatly risen, and their purchasing power is greater. The savings bank deposits and depositors show a progressive increase which is most striking.”

“Social Evolution,” B. KIDD, p. 222.

“During the last 25 years the people of England have year by year become more independent. Those who in the judgment of the Guardians require necessary relief from the rates are become fewer. About 37 per cent. fewer children received relief on Jan. 1st, 1894. than on Jan. 1st, 1871; 38 per cent. fewer able-bodied persons, 18 per cent. fewer not able-bodied persons, including the aged and infirm. And this great decrease is not relative to population, but absolute, for while since 1871 the population has increased by nearly a third, the actual number of paupers is less by nearly a fourth. The advance has indeed been extraordinary.”

“The New Guardians of the Poor,” C. S. LOCH,
issued by the *Charity Organization Society*, Nov.
1894.

- (4) *That the need for old age pensions is exaggerated, and is not so great as it appears—that it has obtained undue prominence as a natural result of the improved administration of the Poor Law—and that the large number of aged poor maintaining themselves is overlooked.*

People are apt to get a distorted view. They only see the improvident minority who come upon the rates and ignore the unseen majority who maintain themselves.

Major FITZROY, *Charity Organisation Review*, July, 1891, p. 361.

“Formerly, in the throng of paupers, you did not notice the old. Now the throng is less. The adults who can the more easily provide for themselves have gone away. Some groups are left; widows and children, for instance, the sick, the insane. But naturally the chief group is the aged. This is the group that catches the eye in England now . . . As adult able-bodied pauperism was reduced, old age pauperism would become more prominent.”

Pauperism and Old Age Pensions, C. S. LOCH,
P. L. Conference Reports, 1892.

- (5) *That very few persons are reduced to a state of pauperism solely in consequence of advancing years.*

Old age pauperism, pure and simple, after sixty-five, is a much smaller factor than it is usually imagined to be; and the number of people who at sixty-five or afterwards become paupers owing to old age, without serious contributory causes, is comparatively small.

Pauperism and Old Age Pensions, C. S. LOCH,
P. L. Conference Reports, May, 1892, p. 124.

“ . . . it is certain that the causes that lead to dependence upon the Poor Law in old age, are in a great measure the same as those which lead to it in earlier life.”

“Old Age Pensions and Pauperism,” C. S. LOCH,
p. 29.

- (6) *(By some) that it were better to see what relaxation of the present too strict administration of the Poor Law would effect, before embarking on any novel and expensive scheme, such as that of pensions.*

This country, “ with an ancient, cumbrous, but not ill-fitting Poor Law like ours, seems rather to

suggest grafting improvements on the old system than revolutionizing with entirely new legislative schemes."

Old Age Pensions, by J. BRINTON, Chairman
Kidderminster B. of Guardians, *P. L. Conference
Reports*, 1892, p. 5.

"There are many who think that if we meet by pensions the case of those whose breakdown does not begin till sixty-five, we may leave other forms of suffering to be dealt with as at present. But this would surely be to put patches of new cloth into an old garment ; there would be rents at the edges between the Pensions and the Orders for the workhouse ; further patches would have to be added ; and at last we should have a most expensive garment made up of patches."

Poor Law Reform, Prof. ALFRED MARSHALL, *The
Economic Journal*, June, 1892.

(7) *That a system of National Pensions
would injure the working classes.*

The effect of gratuitous or semi-gratuitous pensions will be detrimental to all classes of the poor.

"1. To those whose wages are inadequate, for

it will tend to perpetuate their unfortunate condition.

“2. To those who are successfully struggling, for it will induce them to relax their efforts, and fasten greater burdens upon them for the sake of persons, some of whom are less thrifty than they are themselves.

“3. To those who, having sufficient wages, do not make the wisest use of those wages, for it will encourage them in habits which are productive of unhappiness both to themselves and to society at large.”

Subsidised Pensions and Old Age, T. MACKAY,
P. L. Conference Reports, 1892, p. 362.

- (8) *That timely provision for old age has ceased to be impossible, even to the labouring poor of agricultural districts, and that the difficulty is already being gradually overcome by the “solvent power of free human initiation,” which facts render legislative interference both unwise and unnecessary.*

“It would be a bold position to assert that these rates (those of the Foresters and several others) are impossible to the ordinary wage-

earners of the country—even if consideration be confined to that class. On the contrary the figures prove to demonstration that the neglect of annuities arises from want of will, not lack of means, and that such a mode of insurance is unpopular rather than impossible.”

Self-Help *versus* State Pensions, C. J. RADLEY,
High Chief Ranger of Foresters, in “A Plea
for Liberty,” edited by T. MACKAY.

“The fact is that old age as a rule is not a risk which a prudent man as a rule will seek to cover by insurance.”

The Working Class and the Poor Law, T.
MACKAY, *P. L. Conference Reports*, 1891, p. 295.

There are many societies which provide pensions for old age whose payments cannot be said to be beyond the means of the agricultural labourer.

W. CHANCE, J.P., Hon. Sec. to the Central P. L.
Conferences, *P. L. Conference Reports*, 1894.

“It is a well known fact how few members of well managed friendly societies ever trouble the guardians. Let us leave the working out of the problem to these societies. They are capable of solving it without any assistance from or interference by the State.”

Ditto.

“A review of the facts materially lightens the outlook, for there is no room to doubt that the community generally, and the working classes especially, have made great progress in providing for themselves during the past fifty years, and are continuing to do so by voluntary and chiefly self-managed means.”

Self-Help *versus* State Pensions. C. J. RADLEY,
High Chief Ranger of the Foresters, in “A
Plea for Liberty,” edited by T. MACKAY, p. 279.

If people would only believe it, there is a natural capacity in all men for a life of independence.

T. MACKAY, *Charity Organisation Review*, April,
1892, p. 125.

“In both of these (the Berkshire Friendly Society and the Whittington Female Friendly Society), subscription for an old age benefit is compulsory, and this condition has not been prohibitive of an increase of membership, as both these societies are full of vigour and activity, and are increasing their list of members. These are both societies in agricultural districts, where wages are unhappily very low. There is therefore no inherent impossibility in a workman or working woman subscribing for a deferred annuity, but this is not a popular mode of saving.”

“Insurance and Saving,” *Charity Organisation Series*, p. 90.

- (9) *That the advocacy of pensions is a counsel of despair, and unworthy of consideration, for it accepts pauperism as inevitable, and looks forward to no improved conditions for the working classes.*

There is no more reason to despair of the independence of the old man than in former times there was to despair of the independence of the able bodied.

“Insurance and Saving,” *Charity Organisation Series*, p. 92.

“I confidently believe that we shall be able to defeat the pessimism of those who assume that inadequacy of wages and spendthrift habits are ineradicable incidents in the life of the labourer. We, at all events, cannot admit that the only solution of this question is to be found in conferring easy terms of pauperism on those who were born for independence and freedom.”

T. MACKAY, Hon. Sec. to St. George's-in-the-East B. of Guardians, On the Co-operation of Charitable Agencies with the Poor Law, *Charity Organisation Review*, June, 1893.

That to contend that the working classes cannot make provision for old age—to accept

such an economic condition as final and permanent—would be an impotent surrender of some, at all events, of our countrymen to perpetual pauperism.

Self-Help *versus* State Pensions, C. J. RADLEY,
High Chief Ranger of Foresters, in "A Plea
for Liberty," edited by T. MACKAY, p. 281.

"It invited working men to abandon hopes founded on their best achievements, and to turn aside from their efforts to organize labour on the chances of legislation."

B. BOSANQUET, *Charity Organisation Review*, April,
1892, p. 157.

(10) *That old age pensions will tend to prevent any rise in wages, and will thus injure the working classes: that the advocacy of national pensions is a practical denial of the fact that provision for old age is a man's duty, and one which his wages should enable him to fulfil.*

"It is better for the State—that is the general body of taxpayers—that he should be paid suitable wages for such services as he renders, than that it

should make up for a deficiency of wages by doles of any kind."

E. W. BRABROOK, Chief Registrar of Friendly Societies, British Association, 1892, *Times*, Aug. 8th, 1892.

"I do not pretend to understand how any plan for relieving the working man of that which ought to be a charge upon his wages can be other than a disadvantage to him, by leading him to refrain from claiming and enforcing his right to such wages as would enable him to meet the charge."

Ditto.

In 1832, the defenders of the unreformed Poor Law argued it impossible for labourers to bring up their families on their wages, and that the rates must make up the deficiency; but the Poor Law had been reformed, and the labourers had managed to get better wages and to bring up their families: so they would in time learn to provide for old age.

T. MACKAY, *Charity Organisation Review*, July, 1891, p. 300.

"If it be urged that the wages now paid render it impossible for the mass of workers to prepare for old age, it may be worth while to recall the fact that the wages before the Poor Law reform fell at least as far short in meeting the current

necessities of the unskilled labourer. It was because the workers had to pay their legal debts that wages rose . . . Once let the worker learn to reckon the provision for old age one of his proper liabilities, and it will be found that his wages can pay for it, or else they will rise to meet the necessity."

Mrs. H. CAVERLEY, *Charity Organisation Review*,
Jan. 1893.

The average man could not work till the day of his death, and the earnings therefore of his life ought to provide for the needs of his lifetime. The bargain in that respect was between the employer and the employed. Why should the State interfere between them by undertaking to bear the cost of their old age? Manifestly it was in reality no help to the labourer, for he would only get from the State what he would otherwise demand from the employer.

Ditto.

"If it be said that it is difficult for him (the labouring man) to save, I fully admit it, but I say, 'don't let us increase the difficulties.' They will be overcome much more easily when it is known that they must be overcome than if this point is left in uncertainty . . . Once let the

labouring classes realize that they must save, that they must provide for themselves for all the ordinary wants of life, and we shall see such a growth of friendly and provident societies as will prove the truth of the old adage, 'Where there's a will there's a way.'"

J. R. HOLLOND, *P. L. Conference Reports*, 1876, p. 619.

The case of a man who has not sufficient wages "is a hard case, but its hardness consists not only in the destitution of his old age, but in the inadequacy of his wages. It is proposed to accept this state of things as permanent, and to grant a pension to this man out of the rates . . . Provision for old age is a necessary of life, and to provide this out of the rates is to put back indefinitely the time when the wage earner will be able to provide it for himself."

Subsidised Pensions for Old Age, T. MACKAY, *P. L. Conference Reports*, 1892, p. 356.

(11) *That national pensions would discourage thrift.*

"The effect of the change on the thrifty would admittedly be to diminish their savings."

Charity Organisation Review, July, 1891, p. 291.

“To . . . lay down any general rule that the old are to be maintained, the fatherless to be provided for, the sick to be taken care of, is to render null God’s ordinances in favour of prudence and foresight in the shape of the ordinary changes and vicissitudes of life.”

WALKER, “The Original,” p. 132.*

(12) *That existing institutions no longer fail to provide old age annuities; and that the slow progress made for the provision for old age has been largely due to the maladministration of the Poor Law.*

“ . . . if out-relief could no longer be reckoned on with comparative certainty, a great stimulus would be given to exertions towards making some provision for old age. It would be no longer argued that ‘old age is a long time to look forward to,’ and the workhouse test would invest providence with new and hitherto unknown attractions.”

Fourth Report of the Friendly Societies Commission,
1874, p. cxciv.

* See also pp. 189, 190.

Societies which provide both sick pay and an annuity in old age under one contribution are rapidly spreading in many parts of England.

G. HOLLOWAY, National Pensions, *National Review*, March, 1892.

“The extreme laxity of guardians in granting out-door relief to the aged, explains to a very considerable extent the slow progress which has been made in the task of providing for old age.”

Introduction to “Insurance and Saving,” *Charity Organisation Series*, p. 24.*

(13) *That the argument that Friendly Societies have shown themselves incapable of dealing with old age annuities, having rendered themselves financially unsound in attempting to do so, is fallacious, since it is only recently that these Societies have offered old age annuities at all, and their embarrassments in the past have been due to other causes.*

“The deficiency arises for the most part on the sick fund, mainly because of the indefinite

* See also State-aided Pensions for Old Age, W. CHANCE, J.P., *P. L. Conference Reports*, 1894.

nature of the term 'sickness.' The argument, therefore, has little relevancy against the security of any insurance to be started by friendly societies against the definite risk of old age."

T. MACKAY, *The National Review*, March, 1892.

(14) *That in view of the following facts, it is reasonable to suppose that the true remedy is to be found in the gradual spread of the policy of confining out-relief as far as possible to urgent cases of sickness, or accident, and to widows during the first month of widowhood:*

(a) *That in unions strictly administered, and where the supplementation of friendly societies has been avoided, old age pauperism "hardly exists," and the number of those who come on the rates is so small, that no one would think of arguing from the Poor Law statistics of these model unions the necessity of national pensions.*

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- (b) *That it is "a remedy which has been tried under almost every conceivable variety of conditions," and has never failed to diminish the pauperism of all kinds, in-door and out-door, able-bodied and not able-bodied, and old age pauperism.*
- (c) *That the people have neither been driven from the district nor into the workhouse, but that their actual condition within the union has so improved as to enable them to keep off the rates.*
- (d) *That adoption of the policy has, moreover, been attended by a very rapid increase in the membership and deposits of friendly societies, and that when no out-relief is given these are found to flourish and prosper.*

For the quotations bearing on these views, see the Chapter on Out-door and In-door Relief.

- (15) *That a system of national pensions, originated on account of the alleged danger of a reaction to lax administration of the Poor Law, would be both unwise and unreasonable.*

The knowledge of what Poor Law abuses have been and have wrought in the past is a strong specific against the recurrence of the same abuses in the future.

“The Poor Law,” Rev. T. FOWLE, p. 175.*

“It is not proposed to push the better administration of Poor Law relief by legislative enactment. Undertaken voluntarily and gradually its good results are manifest, and then the probability of reaction constantly diminishes . . . The evils of the old Poor Law were not caused by any reaction from a better, more careful, or even more stringent system.”

C. S. LOCH, Letter to J. Chamberlain, M.P.,
Charity Organisation Review, Feb. 1892.

- (16) *That the question of old age pauperism will practically remain untouched if*

* See note, p. 153.

the proposed sixty-five age limit be retained.

“The benefit would depend upon length of life. Thus it would be a substantial endowment to the strong, the healthy, the well-fed and the comfortably housed, and the rural population. To the poor, the ill-fed, the docker, the riverside labourer, the weather-tortured hawkers, the busmen, and cabmen, it would be a mockery and a delusion; for to them the annuity age is a promised land they can scarcely hope to enter.”

C. J. RADLEY, Chief Ranger of Foresters, in “A Plea for Liberty,” edited by T. MACKAY, p. 286.

“Old age does not always begin at sixty-five. It may commence at fifty, or even earlier . . . On the other hand, many men will do a good day’s work up to seventy-five. It is, in fact, quite impossible to say at what time of life old age begins.”

W. CHANCE, J.P., *P. L. Conference Reports*, 1894.

“Many men over sixty-six were well and strong, and able to work, and therefore did not need help, whilst many others, who had not reached that age, were weak and unable

to earn a living, and they would be debarred from relief."

Rev. T. FOWLE, *P. L. Conference Reports*, 1892,
p. 17.

" . . . granted that there is much old age pauperism, very much of it, unless it be due to sickness, incapacity, or moral defect, can be prevented, but in any case all but a little more than half of it commences before the age at which any of the proposed schemes would take effect . . . Of the paupers over sixty-five most probably about forty-six per cent. become paupers before this time."

C. S. LOCH, *Pauperism and Old Age Pensions*,
P. L. Conference Reports, 1892, p. 123.

"Carmen, cabmen, waterside labourers, are not likely to enjoy a pension long after sixty-five."

T. MACKAY, *Old Age Pensions*, *National Review*,
March, 1892.

(17) *That if once the principle of State aid to supplement income be admitted, we are brought face to face with the question why maintenance should be*

extended to the aged in preference to women, children, the sick or infirm.

“ . . . take the case of women ; their wages are notoriously low. Is not their condition through life more pitiable than that of men who have become old after fifty years of lusty manhood ? Are you prepared to place the maintenance of women and children on the rates ? Are you prepared to take charge at the public cost of all the sick and infirm, and to render Friendly Society insurance unnecessary ?

“ All these classes seem to me to have a more equitable claim than the aged.”

Subsidised Pensions for Old Age, T. MACKAY, *P. L. Conference Reports*, 1892, p. 353.

“ Why should not the State step in to provide for those who, owing possibly to no fault of their own, are thrown out of work ? Their case is really a harder one than that of the old man who has neglected to make provision for his old age.”

W. CHANCE, J.P., Hon. Sec. Central P. L. Conference, *P. L. Conference Reports*, 1894.

“ If old age was to be provided for, why not sickness ? If it be unfair to expect a man to provide for old age, it must be equally unfair to

call upon him to provide for sickness, or for a large family, or for any other contingency.”

Mrs. H. CALVERLEY, *P. L. Conference Reports*, 1892,
p. 373.

(18) *That the assumption by the State of responsibility for the maintenance of old age involves the introduction of a principle altogether new; that the argument that no new principle is involved, since the State is already legally bound to keep every old person who requires it, is fallacious, since the State is only legally bound to give relief when there is actual destitution.*

“The maintenance of old age has hitherto been a private, and not a public, charge. The proposal to alter this is more than an amendment of the Poor Law. It is a proposal to alter a fundamental principle of society . . . Hitherto our attitude to this question has been different. We have been taught that it is a man’s duty to provide for his old age . . . We have been taught to regard it as one of the fundamental harmonies of society, if I may so speak.”

Subsidised Pensions for Old Age, T. MACKAY,
P. L. Conference Reports, 1892.*

* See also T. MACKAY, *National Review*, March, 1892, p. 351.

“If adopted they will introduce a new principle into English administration. Hitherto it has been thought that the State should not undertake the maintenance of individuals, except in certain extreme cases, which it was desired to define, and to limit very carefully.”

Pauperism and Old Age Pensions, C. S. LOCH,
P. L. Conference Reports, 1892, p. 85.

“The recognition of the responsibility of the State to support men would be a new departure, the adoption of a principle hitherto unknown to the law.”

G. DRAGE, *Old Age Pensions*, Dec. 12th, 1894;
Times, Dec. 13th.

(19) *That any pension scheme will probably affect the working classes injuriously as regards wages and employment.*

If the employer of labour has to pay more in rates he can spend less in wages.

BALDWIN FLEMING, “Pauperism and Relief.”
Reprinted from the *Annual Report of the L. G. Board*, 1889-90.

“It must be remembered that any financial proposals which embarrass national or local finances, and through them the trade and in-

dustry of the country, may do more harm than good to classes whom the pension scheme is especially designed to benefit."

A. J. BALFOUR, M.P., quoted in the *Charity Organisation Review*, Feb. 1892, p. 62.

" . . . the employment of the working class depends on the trade and enterprise involved, and if money is taken away for the army, or for the endowment of old age, the labouring and earning population is bound to be curtailed in its employment."

T. MACKAY, National Pensions, *Charity Organisation Review*, April, 1892, p. 132.

(20) *That all taxation bears more heavily on the working class than on any other, for though ultimately borne by all, the immediate pressure is felt most by the poorest classes.*

" . . . as regards the incidence of taxation only one thing appears to be certain, namely, that it will press ultimately most hardly on the poorer consumers."

Subsidised Pensions for Old Age, T. MACKAY, *P. L. Conference Reports*, 1892, p. 360.

- (21) *That a national pension scheme would tax the hard-working and thrifty for the idle and worthless.*

If an imperial tax is levied the ratepayers in the well administered unions would directly or indirectly have to support the paupers whom bad administration was continually creating elsewhere.

C. S. LOCH, *Old Age Pensions and Pauperism*, p. 28.

- (22) *That it is fallacious to argue that past work and payment of rates entitle the poor to relief; or that, like public servants, they are entitled to pensions.*

“State servants, it is true, receive pensions, but this is part of the contract for the hire of their services. If they did not receive pensions they would receive higher wages. Persons who are not employed by the State as a rule sell their services for wages, and the question of pensions is not in the contract.”

T. MACKAY, *National Review*, March, 1892.

“We most of us . . . do not, indeed cannot, labour for the State as employees. . . We do not

pay taxes for our own maintenance or for the maintenance of any class in the community, but out of what we earn for our maintenance we pay taxes for common advantages.”

C. S. LOCH, *Old Age Pensions and Pauperism*,
P. L. Conference Reports, 1892, p. 130.

“The superannuation (of State servants) is taken into account in fixing the salary. If there were no superannuation pay, a higher salary would have to be paid.”

W. CHANCE, Hon. Sec. Central P. L. Conference,
P. L. Conference Reports, 1894. -

(23) *That State pensions are virtually another form of out-relief, and liable to the same objections.*

“An attempt was now being made to put State pensions to the aged on a different footing from out-door relief, but it was morally and practically the same thing.”

General LYNEDOCHE GARDINER, *Charity Organisation Review*, June, 1894.

“If above sixty-five one working man in two and a quarter, or two and a half, or whatever the figure may be, is unable to support himself,

not from idleness, or drunkenness or ill-doing, but simply from decay of his powers, then the fact that we call his support an old age pension does not in the least alter the financial problem of his existence. He may be better supported, or worse supported, or differently provided for, but the fact remains that he has to be supported out of the earnings of others."

Times, Dec. 7th, 1894.

"Relief from the State will be as much pauper relief as relief from a Board of Guardians."

W. CHANCE, J.P., Hon. Sec. Central P. L. Conference, *P. L. Conference Reports*, 1894.

"They are only another form of out-door relief, by whatever title you choose to call them."

Old Age Pensions, J. BRINTON, Chairman Kidderminster B. of Guardians, *P. L. Conference Reports*, 1892, p. 16.

"We can see nothing in these proposals for State-aided pensions which differentiates such relief in any way from our present system of out-door relief, and, in our own opinion, it would have exactly the same demoralizing effect on the thrifty instincts of the people."

Introduction to "Insurance and Saving," *Charity Organisation Series*, p. 33.

- (24) *That provision for old age is outside the true province of the State, and cannot be dealt with by the State with any real advantage to the people.*

“Attempts to hasten progress unnaturally by substituting legislative enactments for a sense of duty must lead to the degradation, and ultimately to the oppression of the people.”

C. J. RADLEY, High Chief Ranger of Foresters, Self-Help *versus* State Pensions, in “A Plea for Liberty,” edited by T. MACKAY.

Pension schemes involving previous voluntary contributions are opposed on the grounds :—

- (1) *That no scheme involving previous voluntary contributions will reach the lowest classes, and the improvident will still come on the rates, and old age pauperism practically remain untouched.**

“ The careless cannot now be induced to join organizations of a provident nature, from which almost immediate benefit may be obtained ; what likelihood would there be of any inducement that could be offered causing them to exercise present self-denial for the distant prospect of benefit 40 years hence ? ”

RADLEY, *Self-Help versus State Pensions*, in “ A Plea for Liberty,” edited by T. MACKAY, p. 284.

“ What attraction will deferred luxury have for the drunkard and idler ? ”

H. BOURNE, *National Pensions*, *Macmillan's Magazine*, Feb. 1892.

“ In proportion as the conditions attached to it tend to make it in any real sense an education in

* See also p. 143.

personal thrift, by requiring a serious effort from the insurers, in exactly that proportion does it tend to become inoperative as regards the lowest class, whom it is specially designed to affect."

Introduction to "Insurance and Saving," *Charity Organisation Series*, p. 24.

"The scheme will reach only the comparatively prosperous and self-reliant, the class that can most safely be left to provide for themselves."

J. FLETCHER MOULTON, *Old Age Pensions*, *Fortnightly Review*, April, 1892, p. 469.

"Those who can and have managed to make an insurance provision for themselves without a State subsidy, do not need such a bonus, while those who (most frequently from no fault of their own, but from inherited viciousness, debasing environment, lack of the necessities of life) are wanting in the initial power will not be led to perform an economic duty (for the benefit of after-life) under the influence of a bribe looming in the shadowy distant vista of some forty or forty-five years. If they think at all they will be sure to persuade themselves that they will never live to enjoy possession of it."

J. FROME WILKINSON, "Pensions and Pauperism," p. 55.

“ . . . if the friendly societies, with their superior organization and unique means of reaching the people, find it impossible to make such a scheme succeed, there is not much hope that any other agency will be found equal to the task.”

Mr. Chamberlain's Pension Scheme, TH. SCANLON,
Westminster Review, April, 1892, p. 363.

- (2) *That any bribe which attracts the naturally improvident will be proportionately injurious to those who would be thrifty without it.*

The more attractive it is made to the submerged, the more baneful it will be to those who are just on the point of emerging.

T. MACKAY, *National Review*, March, 1892.

- (3) A.—*That old age annuities are not a popular form of thrift amongst the working classes.*

“ The expedients by which a man can provide for his old age are endless, and they elude statistical tabulation altogether, and the proposal to supplement from public funds the premium of a workman who is subscribing for an annuity, is an

attempt to force on him one particular form of saving at the expense of others which are at present more popular."

"Insurance and Saving," *Charity Organisation Series*, p. 91.

"They (the poorer classes) utterly refuse to have anything to do with deferred annuities such as those in which it is now proposed to tempt or drive them to invest their savings."

J. FLETCHER MOULTON, *Old Age Pensions*, *Fortnightly Review*, April, 1892.

"... insurance for old age pay is not a method of saving which recommends itself to the intelligent working-class investor."

T. MACKAY, *National Review*, March, 1892.

"There are a great many ways in which an increasing number of people do provide for their old age, and an annuity is only one, and by no means the most important."

"Insurance and Saving," *Charity Organisation Series*, p. 89.

- (3) B.—*That it is doubtful whether it is advisable for the poor to sink their money in old age annuities—old age*

not being the first eventuality for which a working-man has to provide.

“ . . . I venture to think that it would be the height of presumption for the rough hand of the law to interfere to coerce or cajole the working-man into preferring the remote risk of his own old age, which he may never live to see, to the more obvious claims of sickness, wife and children, more especially as a patient, frugal attention to these will not leave his old age unprovided for.”

T. MACKAY, *The Interest of the Working Class in the Poor Law, P. L. Conference Reports*, 1891, p. 296.

“ The poorer classes have many wiser modes of using their spare money, and the savings turned aside to this purpose by such inducements will probably be diverted from more important ends.”

Old Age Pensions, J. FLETCHER MOULTON, *Fortnightly Review*, April, 1892, p. 466.

(3) c.—*That they ignore the other very numerous working-class associations for thrift, and will prove an injustice to those persons who have elected to provide*

for themselves in other ways, and to invest in other forms of property.

“ . . . we cannot think that we should be well advised to adopt a scheme which would, in effect, offer an enormous premium to one particular form of thrift, and that one which, as we have seen, is the least acceptable to the taste and feelings of the community, and which would risk injuring, by unfair competition, the development of those natural agencies which already possess the confidence of the working classes.”

H. BOURNE, National Pensions, *Macmillan's Magazine*, Feb. 1892.

- (4) *That Friendly Societies have pronounced any scheme of State-aided pensions as calculated to compete with and to weaken them, and to sap the independence, self-reliance and character of the poor.*

“ They (Friendly Societies) feel, and rightly feel, that State-aided institutions for relief will, of course, provide a better investment for saving than they can do, and so, inasmuch as like all businesses they live by attracting new customers, they will perish from the effect of unfair competi-

tion. Hence their resistance to all State-aided schemes of pensions, a resistance which would alone justify the nation in rejecting them, even if there were no objection from the Poor Law authorities. . .”

Old Age Pensions, Rev. T. FOWLE,* *P.L. Conference Reports*, 1892, p. 22.

“Friendly Societies live like other businesses upon attracting customers, and inasmuch as State-aided pensions must be a better pecuniary investment, they will tend, if they succeed at all, to draw men away from benefit clubs for mutual insurance towards State-aided schemes for individual salvation from destitution.”

“The Poor Law, The Friendly Societies, and Old Age Destitution,” by the Rev. T. FOWLE.

* See note, p. 153.

Gratuitous pensions involving no previous contributions are opposed on the grounds :—

- (1) *That these schemes involve a large waste of money—that it is absurd not to discriminate between those who do, and those who do not stand in need of pensions.*

The money involved “could be much better employed than in such an indiscriminate gift to all above sixty-five.” *

J. FLETCHER MOULTON, *Old Age Pensions, The Fortnightly Review*, April, 1892.

“ . . . if old age pauperism is to be removed—and this is admittedly the corner-stone of the whole edifice—the pension scheme must be compulsory and general. . . But to offer provision for the whole population in this way would be to do what, in the great majority of cases, is wholly unnecessary, at a most extravagant cost.”

Self-Help *versus* State Pensions, by C. J. RADLEY, in
“ A Plea for Liberty,” edited by T. MACKAY.

* “ I would rather that the money should be spent in rendering the life of the poor successful than in palliating its failure.”

- (2) *That such pensions would discourage forethought and providence, and in many ways tend to demoralise, rather than elevate, the character of the poor.*

“The establishment of such a pension scheme would tend to deteriorate the character, not only of its beneficiaries who reach sixty-five years of age, but of the whole race of our people, from the day they begin to work for a living.”

Rev. WM. LEWERY BLACKLEY, *Contemporary Review*, March, 1892, p. 386.

To assure a man in youth “of a pension in old age, without one independent effort of his own to provide it, must magnify the mischief which our present system is bound to produce. If the certainty of workhouse support in old age at the worst, and the passionately-clung-to chance of half-a-crown a week out-door relief at the best, creates, as it unquestionably does, a main part of our pauperism by paralysing the thrift instinct in the young, and discouraging the independent spirit and the saving habit, how much more likely will a doubling of this terrible temptation be to kill these instincts altogether? If the chance of a poor half-a-crown a week makes the vast mass of our workers unwilling to provide for

themselves, will the certainty of five shillings instead induce them to be thriftier?"

Rev. WM. L. BLACKLEY, *Contemporary Review*
March, 1892, p. 387.

"If it be proposed to create a system of State subsidy open to all, the plan is one for the replacement of individual effort by State aid, without any need for it in the majority of cases."

RADLEY, Address to the London High Court of Foresters, 1891, quoted in "Pensions and Pauperism," Rev. J. FROME WILKINSON.

The suggestion "does not take into sufficient account the possibilities of individual and social deterioration that in many cases may ensue from this absence of discrimination. Will it not tend in the worthless to deepen the unworthy character, to prove a barrier to that improvement of character which the ordinary discipline of life and the natural results of selfishness and improvidence help to promote, and hence possibly to confer upon the promised blessing the aspect of a social disaster?"

T. E. YOUNG, Vice-President of the Institute of Actuaries, in "Pensions and Pauperism," J. FROME WILKINSON, p. 121.

"He who has earned what he has, wants to earn more. But, so far as we have analogies, the

having by way of gift, altogether irrespective of work done, or to be done, a gift without responsibilities, is no stimulus to energy."

Pauperism and Old Age Pensions, C. S. LOCH,
P. L. Conference Reports, 1892, p. 131.

"If a man is to have a pension when he is sixty-five, it is obvious that it becomes less worth his while to struggle to get one for himself."

Subsidised Pensions for Old Age, T. MACKAY, *P. L. Conference Reports*, 1892, p. 360.

"The fear of a destitute old age has, I am sure, a very large part to play in stimulating at an important crisis the progress of the working class."

Ditto, p. 362.

"Is a law to deprive man of responsibility for old age in any way less subversive of our present civilisation than would be a law to deprive parents of the care and maintenance of their children? Is it likely to cause less disintegration of all the motives and obligations which hold society together?"

Ditto, p. 353.

“To remove the necessity of providing for old age would be to remove one of the most potent influences of civilization.”

Introduction to “Insurance and Saving,” *Charity Organisation Series*, p. 33.

“... an assured income of 5s. per week would in most cases operate conclusively to bar all future exertion for further comforts.”

Old Age Pensions, T. BRINTON, Esq., Chairman of Kidderminster B. of Guardians, *P. L. Conference Reports*, 1892, p. 9.

“And a certain result of old age pensions, State-given, would be to discourage all these (banks, co-operative and building societies’ investments) useful and natural forms of thrift.”

Old Age Pensions, Rev. J. FOWLE,* *P. L. Conference Reports*, 1892, p. 21.

(3) *That the policy would prove both unwise and unjust—the worthy and worthless being treated alike, and the industrious and thrifty paying for the idle and improvident.*

“It involves the disadvantage of allowing the same benefit to the socially worthless, whose lives

* See note, p. 153.

have been devoid of all excellences of character and effort, and to the socially worthy, whose lives have been full of toilsome and honest work, though unhappily consummated through misfortune and trouble by a helpless old age."

T. E. YOUNG, Vice-President of the Institute of Actuaries, in "Pensions and Pauperism," by J. FROME WILKINSON.

(4) *That it is idle to argue that since all will participate, none can be said to be pauperised.*

"If dependence is bad for the few, it is bad for the many. The feeling that the evil is an evil may be decreased because many participate in it. But the reality—the evil of dependence—remains what it was."

Pauperism and Old Age Pensions, C. S. LOCH,
P. L. Conference Reports, 1892, p. 132.

CHAPTER III.

THE PROVISION OF MEALS.

THE provision of meals for those children in need of them attending our elementary schools, is advocated on the grounds:—

- (1) *That reasons both of humanity and economy make it incumbent upon us to provide food for those children who are found to be in need of it.*

Humanity, Christianity, political economy itself, read by the light of common sense, all declare that to let a child of tender years stand starving before our eyes, is impossible.

“Penny Dinners,” *Prize Essays issued by the Central Council for Promoting Self-supporting Penny Dinners.* Essay by Miss TABOR.

Compulsory education “results in a continual breakdown, and the filling of pauper lunatic asylums and other places with children suffering from nervous diseases. I propose that (the pro-

vision of food) as a means to be adopted by the community for the stopping of the physical deterioration which is going on amongst the children of our great cities."

*Evidence of Mr. HYNDMAN before the Royal Commission on Labour, p. 597.**

" . . . these hunger-bitten, ill-nourished children of to-day, will, twenty years hence, those of them who are still alive, be the stunted, feeble men and women, the sickly fathers and mothers of the generation next to come ; . . . "

" Penny Dinners," *Prize Essays issued by the Central Council for Promoting Self-supporting Penny Dinners.* Essay by Miss TABOR.

" The committee do not regard this work as merely a work of charity in feeding hungry children; they regard it as a work of true economy. The health of a large number of children is yearly being ruined for life by want of food. The suffering of ill-health affects the individual only. The indigence, incompetence and vice, which are the result of ill-health, are the concern of every member of the community."

Report of the South London School Dinner Fund,
quoted in *Charity and Food, Report of the
C. O. S. upon Soup-kitchens, &c.†*

* This witness advocated free meals.

† Free meals advocated.

- (2) *That the corollary to compulsory attendance at the schools is the provision of food for those children who are insufficiently nourished at home; and on whom the teaching involves too severe a physical and mental strain.*

“There is some reasonable ground for the argument that, being compelled to attend school, they should be given the necessary amount of food—i.e., it is a cruelty to expect the same amount of work from the ill-fed as well as from the well-fed children . . .”

Summary of Evidence of Mr. HODGE, see Charity and Food, Report of the C. O. S. on Soup-kitchens, &c., p. 24.

- (3) *That the whole bearing of the schools, physical and intellectual, is found to improve with the meals given to the children.*

That the dinners improve the physical condition of the children very markedly, is a fact beyond doubt.

E. S. ROBERTSON, *Fortnightly Review*, Jan. 1885.

“Where these dinners have been systematically and continuously provided, a marked improvement among the ill-fed masses, especially of the poorer class of children, has been the invariable result; and that not in their physique alone, but in their capacity for receiving instruction, in the greater ease with which they pass their standards . . .”

“Penny Dinners,” *Prize Essays issued by the Central Council for Promoting Self-supporting Penny Dinners.* Essay by Miss TABOR.

“ . . . by the aid of good food, children would be able to pass the fifth standard two years earlier than underfed children, and thus enabled to earn something at the age of eleven, instead of having to wait until they reached the age of thirteen, and so save the school rates.”

Ditto. Recommendations in the Third Prize Essay, by Mrs. TAIT.

“Of the good these dinners have done our poor children there can be no question; all are agreed on that point, the teachers especially bearing emphatic testimony to the physical and mental improvement of the little ones.”

Rev. J. ROSE, *Third Annual Report of the Board School Children's Free Dinner Fund.**

* See also “Penny Dinners,” *Prize Essays issued by the*

- (4) *That the fact that so many of the children attending elementary schools are underfed, involves, to a great extent, waste of education.*

“Most people are convinced that bad as it may be to leave a child to the natural work of growth without food, it is worse—nay impossible—to set him learning without.

“In short, that the *laissez-faire* policy towards the *children* of the destitute is a ruinous policy, and we cannot afford to waste our educational resources upon half-starving children.”

Third Annual Report of the Board School Children's Free Dinner Fund, 1885.

“There is no doubt that the children of the lower classes get much less benefit from our elementary schools than children belonging to the better classes of society. The reason of this was hunger. The children of the poorer classes attending our schools in the East-end of London—the number, I believe, in some schools are quite

Central Council for Promoting Self-supporting Penny Dinners; “Charity and Food,” Report of the C. O. S. on Soup-kitchens, &c., p. 30.

one-tenth of the whole—were insufficiently fed and insufficiently clothed.”

Prof. STUART, quoted in “Penny Dinners,” *Prize Essays issued by the Central Council for Promoting Self-supporting Penny Dinners*. Essay by H. GARDNER, 1886.

“Besides rendering the education of all our poorest children more effective and regular, I believe that a food provision within the schools would do much to draw the above children, and to strengthen and encourage those whose duty it is to enforce attendance.”

Charity and Food, *Report of the C. O. S. on Soup-kitchens, &c.* Remarks on the Report by Mrs. PENNINGTON, p. 21.

(5) (*By some*). *That the needs of large numbers of half-starving children in the poorer schools can only be met by free dinners.*

“I venture to submit that the need of these children can only be met by ‘free dinners,’ since it is obvious that penny dinners, which are to be even partially supported by the pence of the children, cannot reach children who have no pennies.”

Ditto, p. 20.

“It is too sadly true that a minority exists among us, parents honourably poor, willing to work for their children’s bread, but for whom work does not exist, parents who cannot, unaided, meet in full the charges that Nature has laid upon them.”

“Penny Dinners.” *Prize Essays issued by the Central Council for Promoting Self-supporting Penny Dinners.* Essay by Miss TABOR.

- (6) *That the State has both rights and duties in relation to children, which make it incumbent to ensure that they shall be so fed in youth, as to enable them to become useful members of society.*

The parent is not the only person who has rights in the child.

A. J. MUNDELLA, M.P.

The community has the right to see that every child shall be fed, taught and trained, so that it shall be possible for that child to live usefully.

Charity and Food, Report of the C. O. S. upon Soup-kitchens, &c. Remarks on the Report by Mrs. PENNINGTON.

“We are only now beginning to recognize the

fact that the child belongs, not to the parent alone, but to the community as well; and that the nation, not less than the parent, has rights and duties in relation to it which cannot with impunity be neglected or ignored."

"Penny Dinners," *Prize Essays issued by the Central Council for Promoting Self-supporting Penny Dinners.* Essay by Miss TABOR.

"Now, whether there be one such child, or one hundred thousand in our elementary schools . . . we must lay it down as an axiom that a child habitually underfed, or so ill-fed as to make healthy growth impossible, is being by some one to that extent defrauded of its rights . . . every child, until of an age to support itself, has a right to at least the minimum of clothing, shelter, food and training, required to fit it for becoming and continuing throughout its after life a self-supporting member of the community . . ."

Ditto.

- (7) *That it is beside the mark to argue that the system tends to encourage drunkenness, and that the effect of feeding the*

children is to free so much money for drink and self-indulgence.

“The drunken or dissolute parent is not so exact an arithmetician that he will drink the price of one loaf more per week because you give his hungry children dinners.”

Miss SIMCOX, quoted in Charity and Food, &c.,
Report of the C. O. S. on Soup-kitchens, &c.

(8) *That instances of abuse are rare, and incidental in a measure to all relief, and that it is worth while to run the risk of these, for the sake of those large numbers who do in fact stand in need of food.*

“Are the parents who would abuse the penny dinners in a majority over those who need them and use them? As far as my experience goes the answer is, emphatically No!”

Penny Dinners, S. D. FULLER, *The Contemporary Review*, Sept. 1885.

“In many instances, no doubt, the penny saved would swell the amount spent in drink, but are the many, who would lay it by, to be forgotten or ignored? Are those who would wisely use the

penny saved to be left unaided because there are others who would waste it ? ”

Penny Dinners, S. D. FULLER, *The Contemporary Review*, Sept. 1885.

“ I have no doubt that I was cheated sometimes, but it is better, in my opinion, to be imposed upon occasionally than to let the whole body suffer for fear a small fraction may go wrong.”

“ Penny Dinners,” *Prize Essays issued by the Central Council for Promoting Self-supporting Penny Dinners.* Essay by H. GARDNER.

- (9) *That abuse can be checked by means of the school teachers, who have every opportunity of knowing which children are really in want of food, and whether the want is due to misfortune, or to misconduct, on the part of the parents.*

“ . . . no one was better able to give an opinion than the teachers and managers. The former gave up much of their spare time to visiting children in their homes. The latter were constantly informed by teachers and by their ‘ Notice B. Committees.’ That they could decide without

bias was shown by the replies to the circular sent by the representative managers."

S. D. FULLER, *Charity Organisation Review*, Feb. 1885, p. 70.

" . . . in many cases the teachers, who usually are tolerably well acquainted with the circumstances of the children, and the character of the homes whence they come, know whether the suffering of the child is owing to the misfortune or the misconduct of the parent."

"Penny Dinners," *Prize Essays issued by the Central Council for Promoting Self-supporting Penny Dinners*. Essay by Miss TABOR.*

(10) *That though an incomplete form of help, it is, as far as it goes, of real service. The only alternative is to give no help whatever, since it is out of the question to attempt to meet the want by careful treatment of the individual case.*

(11) *That improvident marriages amongst the poorer classes will be neither affected*

* See also Evidence of Mr. HODGE and Miss DE MORGAN, *Charity and Food, Report of the C. O. S. upon Soup-kitchens, &c.*, pp. 24 and 25.

nor checked by allowing the poor to suffer the full consequences.

“Experience shows us that no known check deters the ignorant, the poorest, the most debased, from having children they cannot support. To leave them to suffer to the utmost the consequences of poverty, ignorance and vice, is not to say they will cease from having children ; for it is precisely that portion of our population which is steeped in want, ignorance and crime, which increases most freely and most recklessly.”

See Charity and Food, *Report of the C. O. S. on Soup-kitchens, &c.* Remarks on the Report by Mrs. PENNINGTON, p. 21.

On the other hand, it is contended :—

- (1) *That action based on the argument that children must not suffer for the sins of their parents is unwise, and in opposition to the “law of nature, that the consequences of each man’s conduct are borne by his family as well as by himself.” **

“In the moral government of the world it seems evidently necessary that the sins of the fathers should be visited upon the children; and if in our overweening vanity we imagine that we can govern a private society better by endeavouring systematically to counteract this law, I am inclined to believe that we shall find ourselves very greatly mistaken.”

“Essay on the Principle of Population,” by the Rev.
T. R. MALTHUS, p. 433.

- (2) *That it is important to consider the children in connection with the family life as a whole, and that in those few cases where the want can be adequately*

* “Dispauperisation,” PRETYMAN, p. 223.

met by gifts of food, the better plan is to arrange it privately.

The children must be treated as part of a family of a whole ; and in trying to help the children we must take into consideration the circumstances of the home life of which they form a part.

Mrs. LEON, Paper on the Assistance of School Children, *Charity Organisation Review*, April, 1894.

When parents are temporarily unable to feed their children, through no fault of their own, "it is not the children only who require to be fed, nor is food the only thing they require; and whatever charitable help is afforded had better be afforded to the family as a whole, and the food ultimately reach the children through the hands of those to whom, in the course of nature, they look for sustenance."

"Charity and Food," *Report of the C. O. S. on Soup-kitchens, &c.*, p. 16.

" . . . to institute special machinery for providing of free dinners for the children of those who are unable to pay, is unnecessary and inadvisable."

Ditto, p. 20.

“The family, not the individual, is the unit of the nation, and parental responsibility is the principle on which the family is based. This responsibility the State may assist and supplement, but cannot supersede.”

“Penny Dinners,” *Prize Essays issued by the Central Council for Promoting Self-supporting Penny Dinners.* Essay by Miss TABOR.*

- (3) *That any system which tends to remove the obligation resting on the parents to provide the necessaries, and to meet the ordinary contingencies of life, is injurious to the individual, and prejudicial to the community at large.*

“I have lived face to face with the poor for now some years, and I have not learned to think gifts of necessaries, such as a man usually provides for his own family, helpful to them. I have abstained from such, and expect those who love the poor and know them individually, will do so more and more in the time to come.”

“Our Common Land,” Miss OCTAVIA HILL, p. 61.

“To make up the deficiencies of the home from outside is rarely of any benefit to the child; it

* The writer advocates penny dinners.

dulls any remaining scruple in the parent, it weakens the common feeling of responsibility, and it excites a bitter sense of injustice amongst the struggling poor."

*First Report of a Special Committee of the C. O. S.
on the Best Means of Dealing with School-children
alleged to be in Want of Food, p. 9.*

"The ordinary contingencies of life which fall within the range of ordinary foresight, should, for the individual's own sake, and for society's sake, be met by the efforts of the individual."

"How to Help Cases of Distress," C. S. LOCH,
p. iv.

"Any relief which removes a natural obligation is, in its results, of very doubtful benefit."

Ditto, p. xxxvii.

- (4) *That in any case, whether many are thought to stand in need of such gifts or not, they must of necessity be demoralising when given in wholesale fashion, and with no personal acquaintance-ship with the recipients; and that only individual charity studying the causes*

really touches the actual and underlying evil and removes distress.

“Charities given to the multitude are altogether wrong. To be beneficial charity must adjust its means to the wants of the particular case, and not leave that case till it has effected a cure.”

“How to Help Cases of Distress,” C. S. LOCH,
p. xv.

To work out each case separately, although one might be able to help only a few, does more good than to feed a multitude.

Mrs. LEON, School-Manager, The Assistance of School-children, *Charity Organisation Review*, April, 1894.

By setting up a big wholesale distribution of meals attention was diverted from the rational and proper treatment of each case. In the few instances in which dinners seemed to be all that was needed it was found possible to supply them privately and unostentatiously, without the system of any new machinery.

Rev. Dr. BRADY, *Charity Organisation Review*, Feb. 1891, p. 98.

“The danger to be feared was that family responsibilities would be interfered with. Excep-

tional cases could be dealt with in an exceptional way, and were no arguments for a wholesale machinery."

E. BOND, *Charity Organisation Review*, Feb. 1885, p. 68.

When parents are temporarily unable to feed their children, through no fault of their own, it is not the children only who require to be fed, nor is food the only thing they require.

Charity and Food, *Report of the C. O. S. on Soup-kitchens, &c.*, p. 16.

"Cases would no doubt arise where dinners for the children might form part of a general plan for the relief of the family . . . To give dinners only was not adequate relief; and such attempts to deal separately with one out of many needs would prove a failure."

Rev. J. F. GREEN, *Charity Organisation Review*, Feb. 1885, p. 69.

- (5) *That much of the poverty of the lower classes is due to improvident marriages; and a system which relieves a man of his responsibilities for*

maintaining his family will tend to perpetuate the evil.

“ . . . nothing can permanently improve the condition of the poor but increased prudence in marriage ; unless you have this, improvements in other respects are of very little consequence.”

Rev. T. R. MALTHUS, quoted by Prof. H. Fawcett,
“ Pauperism,” p. 94.

“ Can the most fertile imagination conceive a restraint at once so natural, so just, so consonant to the laws of God, and the best laws framed by the most enlightened men, as that each individual should be responsible for the maintenance of his own children ? . . . ”

Ditto, p. 97.

“ With confidence, however, it can be asserted that if, in a country like England, the possible increase of population is not adequately restrained by prudential habits, the general condition of the nation will become more and more unsatisfactory ; and pauperism will assume more formidable proportions.”

“ Pauperism,” Prof. H. FAWCETT, p. 92.

“ . . . prudential restraints upon population will nearly cease to operate, if, through the

influence of a bad Poor Law, ill-considered charity, or a vicious state of public opinion, the idea is spread that the duty of maintaining children does not rest solely with their parents, but that society should bear a considerable portion of the responsibility."

"Pauperism," Prof. H. FAWCETT, p. 97.

The extent to which people who try to escape from the responsibility of their own acts are permitted to do so will in no small degree determine the amount of poverty and misery which will exist in a country.

Ditto, p. 57.

- (6) *That compulsory attendance at school in no sense involves the provision of food for the children.*

"Food is necessary for existence, and to provide it is plainly the duty of the parent, who is the cause of that existence. It is no part of the State's duty to encourage the parent by relieving him of this burden, and so increasing the public burden upon itself. Education, on the other hand, is necessary, not in order to exist, but in

order to be a fitting member of a civilized community, and it may fairly be contended that it is, therefore, both the interest and the duty of the community to provide it."

"Charity and Food." *Report of the C. O. S. on Soup-kitchens, &c.*, p. 13.

(7) *That the knowledge possessed by the teachers of the family needs and circumstances does not afford a safe basis for selection.*

"The selection of cases is, as a rule, left to the teachers, who, often living at a distance from the school, and busily occupied with their proper work, have very little personal knowledge of the real circumstances of the parents, and have to go very much by guesswork, or such imperfect information as they can elicit from the children themselves."

First Report of a Special Committee of the C. O. S. appointed to Consider the best Means of Dealing with Children alleged to be in Want of Food, 1891, p. 5.

"The teachers do an immense amount for the children, both in and out of school, but necessarily so much of their own time is taken up in teaching and in school routine that few of them can know

but little of the children outside their school life."

The Assistance of School Children, Mrs. LEON,
School Manager, *Charity Organisation Review*,
April, 1894.

(8) *That the system tends to reduce the rate of wages, since the wages of the poor and unskilled are measured by their necessities.*

"There is, and until economic conditions of unskilled labour are greatly altered and improved there always will be, an indigent class, a 'residuum,' whose earnings never more than suffice to supply them with the barest necessities of existence. Whatever sum a family can be kept alive upon, to that sum wages, in this lowest stratum of society, are sure to sink. If the children are gratuitously provided for, the necessities of this 'residuum' are to that extent diminished, and the choking competition for employment among the members of this unskilled class will force down the rate of wages by the same amount."

"Penny Dinners," *Prize Essays issued by the Central Council for Promoting Self-supporting Dinners.*
Essay by Miss TABOR.*

* The writer advocates penny dinners, and in some instances free dinners.

- (9) *That the provision of food is, morally, harmful to the children, and tends to produce a habit of reliance upon charity.*

“ . . . in our schools the children often get all the moral and religious training they have. They are taught truth, obedience and morality, and we have no right to add to this a course of begging, lying and humbug ; we have no right to train the children to be paupers.”

Mrs. LEON, School-Manager, *The Assistance of School Children, Charity Organisation Review*, April, 1894.

“ My strong feeling is that the habit of being fed leads to the habit of thought, under which persons conceive that they are likely, as they grow up, and their children also to be similarly treated.”

Evidence of C. S. LOCH before the Select Committee of the H. of Lords on P. L. Relief, 1888.

- (10) *That the system is not an effectual form of help ; and that the supply creates the demand.*

The system “ constantly tends to create a demand which it is ever more and more unable to meet.”

C. S. LOCH, Letter to the *Times*, Dec. 1889.

Teachers were beginning to be dissatisfied with the meals from which they had hoped good results. They found that the more they gave the more the demand grew.

CYRIL JACKSON, Member of the London School Board, *Charity Organisation Review*, Feb. 1891.

(11) *That being provided on a large scale discrimination is impossible ; the system tends to put a premium on neglect, drink, idleness and improvidence, and is, therefore, in the long run, of no benefit to the children, and, on the contrary, merely makes one of the many forms of charity which in the end multiply the misery of the poorer classes.*

“ . . . to assist the child of an idle, extravagant, or vicious parent, while industrious, thrifty and honest parents are left to bear, as no doubt they ought, the burden of maintaining their offspring, is to debase the moral standard by offering a premium to recklessness and self-indulgence, and by practically inviting parents not, perhaps, wholly indifferent to their children's welfare, not quite without a sense of responsi-

bility for their maintenance, to spend in idleness or drink the time and the money which should have been given to making provision for their family."

"Charity and Food," *Report of the C. O. S. upon Soup-kitchens, &c.*, 1887, p. 15.

"To feed the children of the thriftless and improvident, when starving time arrives, is in reality to encourage the improvidence and self-indulgence of the parents, and so to remove, perhaps, the one incentive to forethought and self-denial which they possess. To feed the children of those who will not work except under compulsion of actual necessity, is but to increase the amount of idleness in which it is possible for them to indulge. . . Again, to feed the children of those who scant them needlessly of food at home is to put a premium on cruelty and selfishness."

"Penny Dinners," *Prize Essays issued by the Central Council for Promoting Self-supporting Penny Dinners.* Essay by Miss TABOR.*

(12) *That no system not entirely self-supporting can be of any real benefit.*

" . . . Such a movement, to be really useful, must fully maintain the independent feelings of

* The writer advocates penny dinners.

the working classes, and to be permanent, must have the vital principle of being thoroughly self-supporting."

THOMAS CORBETT, *Good Words*, Jan. 1863.

"... the diminution of parental responsibility for the food and clothing of children is necessarily a most powerful encouragement to idleness, intemperance, improvidence, pauperism. Therefore, any appearance even of making society responsible for prime necessities is fraught with deadly mischief, which can only be avoided in the case of penny dinners by their establishment on a sound commercial footing."

T. V. HOLMES, quoted in the *Charity Organisation Review*, July, 1885, p. 310.

"... in the interests of the poor themselves, the dinners should be only supplied on a self-supporting basis (*e.g.*, that the cost of food and of labour [except so far as this was purely honorary] should be covered); and that those given free, or on merely nominal payment, having a tendency to pauperise the people, are clearly injurious."

W. BOUSFIELD, *Charity Organisation Review*, Feb. 1885, p. 70.

Dinners to elementary school-children "should, in the interests of the poor themselves, and can be, supplied on a self-supporting and business basis; and those given free, or on merely nominal payment, are clearly injurious."

Resolution adopted by the C. O. S., *Charity Organisation Review*, Feb. 1885, p. 71.

Free charitable relief in the shape of Soup-kitchens, is generally supported on the ground that it is a perfectly legitimate form of relief to those who are thrown out of work through no fault of their own—of whom there are always large numbers*—and also on general grounds of humanity, and often in reference to special and unpreventable distress.

On the other hand it is urged:—

- (1) *That soup-kitchens, together with the various refuges, free dormitories, bread, coal and grocery tickets, gifts of clothes and blankets, form a system of free food, clothing and lodging, which dis-*

* “Even in those grades in which labour is better paid, the statistics of the Labour Department (see the *Labour Gazette* for Sept. 1893) show that a large number of competent mechanics are at all times out of employment, whilst in periods of trade depression many thousands of men are in the same condition.”

Minority Report, *Fifth and Final Report of the Royal Commission on Labour*, Part I., see p. 127.

courages thrift by removing an incentive to lay by during times of work and prosperity, and tempts the weak and struggling man away at every turn from a life of independence, and actually forms an encouragement to many to remain in wretched circumstances.

“ In estimating the influence of this class of charities, it is impossible to leave out of sight the vast number of bread, grocery, coal, and blanket tickets, which are distributed by district visitors, and religious and charitable societies ; the doles of bread made at the churches under ancient endowments, or the extension system of out-door relief maintained in the Metropolis under the Poor Law.”

Report of the Society for Organising Charitable Relief on Soup-kitchens and Dinner-tables, 1871.

“ . . . in the aggregate, there is no class of charities which affects a greater number of persons or exercises a more powerful influence for good or evil.”

Ditto.

- (2) *That the acceptance of free gifts of food is not to be desired for any man ; and the temptation to accept being very great amongst the struggling poor, it follows that to offer such gifts on a large scale must be pernicious.*

“ There are few things for which it is more mischievous that people should rely on the habitual aid of others than for the means of subsistence, and unhappily there is no lesson which they more easily learn.”

“ Principles of Political Economy,” J. S. MILL,
Book V., chap. xi., § 13.

“ He who statedly employs the poor in useful labour is their only friend ; he who only feeds them is their greatest enemy.”

TOWNSEND on the Poor Laws, 1786.

“ There is nothing more destructive to the interests of mankind than the principle of providing for those whom Providence intended to provide for themselves, whether the principle is put in practice by Government or by individuals, whether by Poor Laws or by private bounty. By destroying moral energy it destroys

the soul, and under the mask of kindness is the height of cruelty."

THOMAS WALKER, "The Original," p. 131.

- (3) *That relief dealt out to the multitude cannot be of any real benefit, and is certain to create fresh mischief.*

"... hasty remedies applied wholesale are certain in the end to produce a crop of fresh mischief in the place of the evil that they seek to remove. . . in matters of charity, wholesale work is not only imperfect work, but socially dangerous."

Annual Report of the C. O. S., 1890—91, pp. 7. 9.

- (4) *That the system tends to encourage vagrancy, and to produce increased concentration in large towns.*

"... every indiscriminate distribution of anything will attract a large number of persons from all parts of the Metropolis in order to see what they could get."

Evidence of the Rev. J. KITTO before the Select Committee of the H. of Lords on P. L. Relief, 1888, p. 384.

“ . . . such a wide-spread system of giving food forms a large part of that promiscuous charity which tends powerfully to encourage one of the worst evils of the present day—the concentration in large towns.”

“Charity and Food,” *Report of the C. O. S. on Soup-kitchens, &c.*, p. 6.

(5) *That relief tends to raise rent,* and to lower wages. That the easier it is made for men to obtain relief in the winter “the less will be the wages they will take in summer, and the poorer and more miserable will be their position.”*

“The more the people can get to understand that they must live by their own means, and that they must provide against the winter, the better ; in fact, unless they do that, we must increase the amount of relief as the population grows. That is the alternative.”

Evidence of C. S. LOCH before the Select Committee of the H. of Lords on P. L. Relief, 1888, p. 462.

* It has been held out to tenants as an advantage that they were within a stone's-throw of a Soup-kitchen.

- (6) *That the evils of free soup-kitchens cannot, even in part, be safely met by selling the food at less than its cost price.*

It is "very questionable whether the plan of selling food for less than its full cost price is, on the whole, productive of advantage. It tends to confuse the broad distinction which ought always to be maintained between honest, independent industry and pauperism, and to encourage, by a false appearance of paying their way, persons to sink into the dependent class, who might otherwise support themselves and their families."

Report upon Soup-kitchens and Dinner-tables, by the Society for Organising Charitable Relief, 1871.

"If relief is to be given in the form of food, it would be better that it should be given by means of orders on kitchens or restaurants maintained on commercial principles, instead of having recourse to separate institutions existing for charity only."

"Charity and Food," Report of the C. O. S. on Soup-kitchens, &c.

CHAPTER IV.

CHARITABLE RELIEF.

THE mischief of alms-giving and inadequate charity, and the need for circumspection in giving, and inquiry before giving, are urged on the grounds:—

- (1) *That indiscriminate charity discourages the worthy and virtuous, and far from alleviating, increases misery and poverty.*

“Indiscriminate alms-giving always in the end demoralises those whom it is intended to benefit, and intensifies the evils which it seeks to alleviate.”

Prof. H. FAWCETT, “Pauperism: its Causes and Remedies,” 1876, p. 9.

“When any thoughtful person takes into consideration the amount of whining, of lying, of

idleness, or voluntary degradation, which is systematically encouraged, if not actually produced, by careless alms-giving, he will feel that the instinct which disposes him to relieve a casual beggar is not a virtue to be encouraged, but a temptation to be resisted."

Charity, J. G. FITCH, *Fraser's Magazine*, Dec. 1869.

"... if our benevolence is indiscriminate, and the degree of apparent distress be made the sole measure of our liberality, it is evident that it will be exercised almost exclusively upon common beggars, while modest unobtrusive merit, struggling with unavoidable difficulties, yet still maintaining some slight appearances of decency and cleanliness, will be totally neglected. We shall raise the worthless above the worthy, we shall encourage indolence and check industry, and in the most marked manner subtract from the sum of human happiness."

Rev. T. R. MALTHUS, "Essay on Population," 1872, p. 442.

- (2) *That does "help none adequately when the necessity is real, and are extremely demoralising when it is not ;" if reticet*

is given at all it should be suitable and adequate.

“ . . . the bestowal of inadequate relief is no charity.”

“Social Wreckage,” F. PEEK, p. 175.

“I believe our irregular alms to the occupant of the miserable room, to the shoeless flower-seller, are tending to keep a whole class on the very brink of pauperism, who might be taught self-control and foresight if we would let them learn it.”

“Our Common Land,” Miss OCTAVIA HILL, p. 54.

“We are largely helping by our foolish gifts to keep them herded together in crowded, dirty, badly-built rooms, among scenes of pauperism, crime and vice.”

Ditto, p. 55.

“ . . . alms-giving is not necessarily Charity—is never the whole of it—is generally the reverse of it.”

Rev. W. BURY, *Guardian*, Brixworth, *P. L. Conference Reports*, 1876, p. 45.

(3) *That we require to exercise much thought and care in giving relief, lest by “making void and of none effect*

every check moral and physical," and by systematically stepping in, and coming between, wrong propensities and their appointed penalties, we do an injury where kindness is intended, or in helping one discourage and injure many.

"Divine Providence has so arranged the world that just as pain, sickness and death follow on violation of the laws of health, so in like manner idleness, shiftlessness and intemperance are followed and punished by wretchedness and want. . . . To remove the natural penalty would be to stimulate and propagate original evil, which is kept in check only by that penalty."

Out-door Relief, Prof. BRYCE, *P. L. Conference Reports*, 1876, p. 11.

"It has hardly been enough considered that work for the poor demands an effort of mind as well as a sentiment of good will."

Miss SEWELL, "The Conditions of Effectual Work amongst the Poor."

"... more harm may come of work done ill, than of work left undone for the poor."

Ditto.

“That plain as they may be in a simple state of society, the duties of charity have become very difficult duties, requiring much conscientious thought and much scrupulous care for their due discharge.”

See *Annual Report of the C. O. S.*, 1890—I.

“To those who distribute charitable relief in money or kind, the necessity of circumspection is urged, lest they discourage thrift by habitually putting the unthrifty in the same position as the thrifty.”

Introduction to “Insurance and Saving,” Charity Organisation Series, p. 37.

“... the truest charity may often lie in making the wrong-doer's way as hard and bitter as considerate thoughtfulness can manage to make it.”

“Thoughts and Experiences of a Charity Organisationist,” J. HORNSBY WRIGHT, p. 191.

“... we should never in the sympathy we may be tempted to feel towards the workless, forget the debt we owe to the regular, steady workman. . . In our efforts to befriend the one, we need to take great care lest we in any way tend to injure the other. . .”

Miss TILLARD, *Charity Organisation Review, Special Conference Number*, 1894, p. 54.

All the men who really give themselves most trouble about the poor are the most alive to the terrible evils of the so-called charity which pours money into the haunts of misery and vice every winter.

EDWARD DENISON.

- (4) *That ignorance and good intentions are not sufficient excuse when harm has been done.*

“... good intentions are not in themselves enough; and are no substitute for knowledge or discretion.”

“The Old Poor Law and the New Socialism,” F. C. MONTAGUE, p. 10.

When harm has been done it is obvious selfishness to plead ignorance and rest content in the retrospect, because self has come through the operation scathless.

“Thoughts and Experiences of a Charity Organisationist,” J. HORNSBY WRIGHT.

- (5) *That indiscriminate charity creates a keen sense of injustice amongst the struggling poor.*

“The present chaotic and idiotic system of every person and every association giving away

relief entirely independently of every one else, and without any communication whatever with the Poor Law authorities, is the means of making London the paradise of loafer and idler, whilst at the same time it disgusts and embitters the feelings of the respectable working men, and produces more mischief and more class hatred than anything else."

Evidence of J. H. ALLEN, ex-officio Guardian, St. Pancras, before the Select Committee of the H. of Lords on P. L. Relief, 1888.

"Very often when relief is given there is a sense of injustice in the neighbours, arising from the fact that improvidence is helped while their own forethought and self-denial has to bear its own honourable burdens."

Ven. Archdeacon WILSON, Charity Organisation Review, Special Conference Number, 1894.

- (6) *That to undertake the relief of distress is to undertake a responsibility which needs justification ; and it is our duty to consider the ultimate effect of our actions.*

It is the duty of those who "assume the heavy responsibility of intentionally influencing men's

lives to form some idea of what their influence is going to be."

Thorough Charity, Miss H. DENDY, *Charity Organisation Review*, June, 1893, p. 206.

" . . . in all human affairs it is our bounden duty before following any particular course of action to look on ahead, and to forecast not only the immediate, but also the ultimate consequences of what we do."

Rev. J. F. HERVEY, Medical Relief, *Report of the Eastern District P. L. Conference*, 1883.

" . . . if you want to give charity properly, give it after taking the trouble to ascertain yourself whether it is going in the right direction. The reason so much charity is given badly is that it is given lazily."

C. E. TEBBUTT, *P. L. Conference Report*, 1876, p. 51.

- (7) *That inquiry is a duty which we owe to the poor—that without inquiry it is impossible to know whether on the one hand interference is justified, or on the other how help may be best rendered.*

" . . . this destitution or distress may have had such an origin that to remove it at once by

instant relief would operate injuriously in a moral sense in the recipient, or in those acquainted with him.

Preface to "Thoughts and Experiences of a Charity Organisationist," J. HORNSBY WRIGHT.

"But investigation is not needed only as a safeguard against rank imposture and positive ill-desert. Still more hopeful, still more expedient, still more precious is it in cases on the whole deserving and entitled to our warmest sympathy. In these we need it to guide us in our mode and measure of assistance, and enable us to help instead of harm."

"Thoughts and Experiences of a Charity Organisationist," p. 316.

"Investigation is not a matter of choice. It is a duty which no one can evade without responsibility."

SETH LOW, The New York Charity Organisation Paper, No. 38.

"Depend upon it you cannot wisely help a family, you cannot tell whether help at all is needed, till the circumstances and character of each member have been well investigated."

"Our Common Land," Miss OCTAVIA HILL, p. 57.

"... charity loses nothing of its lovingness by being entirely wise. Now it cannot be wise

without full knowledge of the circumstances of those to be dealt with—hence the necessity of investigation.”

“Our Common Land,” Miss OCTAVIA HILL, p. 64.

“No respectable family but has friends, neighbours or savings to fall back on just while you look well into their cases.”

Ditto, p. 81.

(8) *That thoughtless charity is often responsible for acts of cruelty to children and cripples.*

“We are promoting the manufacture of diseased and distorted children by the thousand . . . People will do what they find it pays them to do. If it pays them to work they will work, if they find it pays them to beg they will beg, and if it pays them to mutilate and distort children they will do that.”

“Considering the Poor,” *Sermon preached by the*
Rev. R. EYTON, 1887.

There are hundreds of unfortunate cripples in London being used by their relatives for selfish

purposes—"to attract the shallow charity which flies about London."

Thorough Charity, Miss DENDY, *Charity Organisation Review*, June, 1893.

(9) *That the need for which assistance is asked is often fictitious; and that in all these cases assistance only serves to degrade the recipient, and to help him "on the downward course of professional poverty."*

"... it (distress) may be feigned; if so, and the assistance prompted by charity be bestowed at once, that very assistance will encourage the dishonest applicant for relief in his practice of hypocrisy. It will make him a being somewhat worse than he was, by confirming him in his purpose to go on imposing on the credulity of mankind and abusing their kindness."

See Preface to "The Thoughts and Experiences of a Charity Organisationist," J. HORNSBY WRIGHT.

"... the amount of misrepresentation palmed on the charitable, with regard to amount of wages, period of alleged non-employment, cause of leaving, etc., well nigh surpasses belief."

"Thoughts and Experiences of a Charity Organisationist," J. HORNSBY WRIGHT, p. 315.

“The successful simulation of illness and disease is far more easy than most charitable persons imagine, even to the beguiling of medical men.”

“Thoughts and Experiences of a Charity Organisationist,” J. HORNSBY WRIGHT, p. 109.

The skill of impostors in counterfeiting starvation, sickness and infirmity is quite extraordinary.

WALKER, “The Original,” p. 285.

“There is scarcely a form of human suffering which cannot be skilfully and easily simulated as soon as it becomes clear that it pays to do so.”

Charity, J. G. FITCH, *Fraser's Magazine*, Dec. 1869, p. 684.

(10) *The fact of want of employment is seldom the only cause of distress, and by acting on the assumption that it is the only, or even the chief cause, the real and underlying cause of distress is often aggravated; and that cases of people being thrown out of work for any length of time through no fault*

*of their own are not so common as is supposed.**

“ . . . contrary to general belief, there is little or no difficulty for those who seriously try to find situations or employment. The difficulty consists in so behaving as to keep them. Provided only that a necessity for self-dependence can be made to be felt, then every person, however unlikely, soon finds a living somewhere.”

WALKER, “The Original,” p. 287.

“ . . . throw people on their own resources, and under circumstances the most untoward, they will get through so often as to make the exceptions not worth calculating.”

Ditto, p. 288.

* In agricultural districts regular employment “is not difficult to obtain by those who are willing to engage themselves.”

Review of the Enquiry and Reports on the Agricultural Labourer, by WM. C. LITTLE, Senior Assist. Com. ; see p. 216 of the *Fifth and Final Report of the Royal Commission on Labour*, Part I.

On the other hand it is urged :—

- (1) *That it is imperative on human beings to follow the dictates of compassion, and that in doing so, no man is answerable for results.*

Though deceived, a man “has still attained his principal object—he has wished to perform a good action and he has acquired the merit of it . . .”

Preliminary Note to the Official Collection of Rules and Instructions for the Administration of Out-door Relief to the Poor of Paris, 1839.
Quoted in “Rights of the Poor,” S. R. BOSANQUET, p. 360.

With regard to those whom we assist it is their concern, and not ours, if they are guilty of deception.

“Rights of the Poor,” S. R. BOSANQUET, p. 337.

- (2) *That compassion will cure more sins than condemnation, and that energy and self-dependence “are likely to be impaired by the absence of help as well as by its excess.”*

“Some readily find out that where there is distress there is vice, and easily discover the

crime of feeding the lazy or encouraging the dissolute. To promote vice is certainly unlawful ; but we do not always encourage vice when we relieve the vicious."

Johnson's Works, vol. ix. (Oxford Edit.), 1825,
p. 303.

(3) *That it degrades the poor to inquire closely into their circumstances before giving the relief.*

(4) *That the number of impostors has been greatly exaggerated, and that those who are suspected of being impostors are often merely so in the sense that they have exaggerated their needs, while the fact of their being in distress remains.*

"The number of impostors has been greatly exaggerated. The vast attention which has been given to every information under this head, has almost possessed the public mind with the image and imitation and made it forget the substance from which it is reflected."

"The Rights of the Poor," S. R. BOSANQUET.

The poor often give wrong addresses in ignorance, carelessness, and owing to their small

powers of observation, and there are “numerous mistakes and misapprehensions which persons can and do take advantage of who are ready to look on the harsh side, and are willing to detect imposture.”

“The Rights of the Poor,” S. R. BOSANQUET.

- (5) *That it is vain to deny that numbers of working-men are habitually out of work through no fault of their own, and that it is idle and cruel to assert that all who would could find employment.*

“Even in those grades in which labour is better paid, the statistics of the Labour Department (see the *Labour Gazette* for September, 1893) show that a large number of competent mechanics are at all times out of employment, whilst in periods of trade depression many thousands of men are in the same condition.”

Minority Report, *Fifth and Final Report of the Royal Commission on Labour*, Part I. p. 127.

EXTRACTS FROM THE EVIDENCE

TAKEN BEFORE THE

ROYAL COMMISSION ON THE AGED POOR.

OUT-DOOR AND IN-DOOR RELIEF.

Page 6 (3).

Out-relief, by increasing the rates, tends to bring many persons on to the parish who might not otherwise be obliged to have recourse to parochial relief.

Lax administration leads to increase of the rates and therefore tends to bring some among the independent poor on to the parish.

Evidence of Miss OCTAVIA HILL, vol. iii. p. 551.

“The persons who have to contribute the rates have to be borne in mind, and it must not be forgotten what a large number of persons there are who are only just above the line of pauperism, and who, if rates are unduly increased, would be likely to be dragged down to pauperism themselves; and what a constant struggle

many of those who must contribute their share of the expenditure in out-door relief have in order to maintain their independence."

Evidence of Sir H. OWEN, Permanent Sec. to the L. G. Board, vol. ii. p. 17.

Page 7 (4).

Whereas an in-door policy tends to ensure better wages to the working classes, out-relief tends to lower wages.

C. T. RITCHIE: Out-door relief does to a certain extent, of course, enable a person to compete somewhat favourably with a person who is not in receipt of out-door relief?

W. E. KNOLLYS: No doubt.

C. T. RITCHIE: And by so much the tendency is to reduce the wages of the independent poor?

W. E. KNOLLYS: Yes.

Evidence of W. E. KNOLLYS, Chief General Inspector and Assistant Sec. to the L. G. Board, vol. ii. p. 61.

"... the more out-door relief is restricted, the more wages will tend to rise, and if it were possible to abolish out-door relief, on which I express no opinion, I am certain that wages would rise."

Evidence of J. S. DAVY, Inspector of the L. G. Board, vol. ii. p. 119.

Page 12 (6).

Out-relief is destructive of thrift, whereas a restriction of out-relief encourages providence.

Lax administration of the Poor Law tells against thrift and against the interests of the friendly societies.

Evidence of E. W. BRABROOK, Chief Registrar of Friendly Societies, vol. iii. p. 604.

Lax administration of the Poor Law is apt to destroy all incentive to thrift.

Evidence of Miss OCTAVIA HILL, vol. iii. p. 551.

C. S. LOCH: Do you think that, a proposal that has been made, by which the old age cases should be dealt with by out-door relief with discrimination, is a good system if it could be introduced?

ROBERT HEDLEY: I have always myself considered that it was the policy of the Poor Law to administer it with the maximum of efficiency as regards relief of destitution, coupled with the minimum incentive to improvidence; and if old people are to know that they are to have an income out of the poor rates, I think it will be calculated to discourage providence and thrift.

Evidence of R. HEDLEY, Inspector of the L. G. Board, vol. ii. p. 85.

The tendency of a strict administration of out-relief is to induce industrious and provident habits.

Evidence of SENIOR FOTHERGILL, Superintendent of the Out-relief Department of the parish of Birmingham, vol. ii. p. 171.

Page 15 (8).

Encouragement cannot safely be given to the thrifty by discriminating in favour of members of friendly societies, and to allow the poor rates to be treated as a subsidiary fund would have an injurious effect on such societies.

If club payments were subsidised from the poor rates, weak clubs would be encouraged, and friendly societies weakened.

Evidence of J. S. DAVY, Inspector of the L. G. Board, vol. ii. p. 118.

C. S. LOCH: Take a method which is now adopted, by which a bounty is put directly upon those cases in which persons belong to friendly societies, since the money that they receive from the friendly society is taken as half—what, in your opinion, would be the result of that system, and what actually does result from it?

T. MACKAY: It seems to me that it is the endowment of the inadequate form of friendly society, which I am perfectly sure has been one of the greatest curses; the bogus public-house clubs, which meet at intervals, and pretend that their benefits are offered on actuarial calculations, but which, in fact, are nothing of the sort, and which simply get along because they are supplemented by a lax administration of the Poor Law.

Evidence of T. MACKAY, vol. ii. p. 512.

Page 17 (8).

It would be an injustice to those who had shown other forms of thrift, if the Guardians were to favour members of Friendly Societies.

“I see an insuperable difficulty in any board of guardians making a distinction between the form of thrift which is exemplified by a contribution to a friendly society and any other form of thrift.”

Evidence of J. S. DAVY, Inspector of the L. G. Board, vol. ii. p. 118.

Page 18 (9).

The effect of out-relief on the sense of family obligations and ties of relationship is disastrous.

“I think that the neglect of parents by their sons and others who are legally liable to support them, amongst the poorer classes, is one of the crying sins of the day. . . . Their relatives would very often subscribe where they would not otherwise have done so, rather than allow them to go into the workhouse.”

Evidence of W. E. KNOLLYS, Chief General Inspector and Assistant Sec. to the L. G. Board, vol. ii. pp. 44, 71.

“It is perfectly true that people will allow their relations to be kept at the cost of the poor rates, without making any effort for them as long as they get out-door relief; but the moment they get in-door relief they will make every effort to help them.”

Evidence of J. S. DAVY, Inspector of the L. G. Board, vol. ii. p. 117.

“I am afraid there is a sad tendency in very many cases to neglect the obligations, and I think all our help, both charitable and Poor Law, tends to stimulate that. I think many of the people are affectionate, only they think that other people may as well support their parents, and they often leave them in the hope that people will.”

Evidence of Miss OCTAVIA HILL, vol. iii. p. 553.

Page 30 (13).

Out-relief is necessarily inadequate, and on that account alone, fraught with injurious consequences.

“As a result of the inadequate relief sometimes given by the guardians, the necessity must arise for its being supplemented from some other source by donations, principally from charitable sources, from those with a personal knowledge of the recipients, who feel constrained to help them, through seeing that the relief given to them is inadequate ; and then all the evils resulting from the overlapping of relief from different sources at once arise ; the temptation to deception on the part of the recipient, and the ignorance as to the amounts to be received on the part both of the guardians and those having control of charitable funds.”

Evidence of W. E. KNOLLYS, Chief General Inspector of the L. G. Board for the Metropolis, vol. ii. p. 44.

“There are many cases where a person has out-relief, and the relief is absolutely inadequate, because it is not supplemented, and that is one of the gravest mischiefs of

out-door relief. The guardians assume that there will be other means of income, and often, unhappily, persons in receipt of relief may struggle on, getting insufficient food, until they actually break down, because the relief has not been supplemented."

Evidence of Sir H. OWEN, Permanent Sec. to the L. G. Board, vol. ii. p. 21.

"Half-a-crown a week is about the outside relief that is given to old people. . . . Therefore they must either be living with their relations, in which case I have nothing to say, or they receive charity, or have other sources of income which are unknown to the guardians, or not fully known to the guardians. That is bad relief, and an injustice to the ratepayer. Or, thirdly, they are starving, which is grossly cruel; or, fourthly, they are earning money, and if they are earning money, for every penny that they earn, by even casual employment, they are taking precisely the same sum from an independent poor person."

Evidence of J. S. DAVY, Inspector of the L. G. Board, vol. ii. p. 103.

It is one of the great objections to out-door relief, as it is at present granted, that it is always inadequate to relieve destitution, destitution being the only ground which entitles the applicant to relief at all.

Evidence of ROBERT HEDLEY, Inspector of the L. G. Board, vol. ii. p. 89.

"The great evil of the out-relief system to my mind is that out-door relief is seldom or never adequate."

Evidence of WM. VALLANCE, Clerk to the Board of Guardians, Whitechapel, vol. ii. p. 147.

Page 31 (14).

The decrease in pauperism is largely due to the stricter administration of the Poor Law.

“No doubt the general improvement of the condition of the working classes has had much to do with the decrease (in the number of paupers during the last 20 years). It is, however, impossible to say to what extent the decrease is to be attributed to this cause or to that, but the stricter administration, I think it is quite certain, has had its share, and a considerable share, in securing this result.”

Evidence of Sir H. OWEN, Permanent Sec. to the L. G. Board, vol. ii. p. 18.

Page 34 (15).

A strict administration neither pushes pauperism back into a mass of unrelieved poverty, nor drives it from one district to another, nor forces persons into the workhouse ; but, on the contrary, improves the condition of the labouring classes.

CHAIRMAN : You think there is a greater number of persons receiving out-door relief, who if the law were strictly administered, would be refused it?

J. S. DAVY : They would be refused out-door relief, and they would disappear from the pauper list altogether.

CHAIRMAN : And that, you think, without inflicting great hardship?

J. S. DAVY : I have seen the pauper lists reduced immensely in a good many unions, and I have never

heard of any wide-spread hardship in any union resulting from that decrease. That it never would happen, I cannot say; a great deal depends upon how it is done.

Evidence of J. S. DAVY, Inspector of the L. G. Board, vol. ii. p. 103.

The general reduction of out-door relief has not been accompanied by any increased hardship in the position of the poor. It has been concurrent with an enormous improvement in the condition of the labouring classes.

Ditto, p. 106.

CHAIRMAN: Let me ask you whether you think that that restriction of relief leads to any practical hardship amongst the poor?

A. M'DOUGALL: I don't think it does.

CHAIRMAN: Do you think it has tended to elevate their character?

A. M'DOUGALL: I believe it has.

Evidence of A. M'DOUGALL, Jun., Vice-Chairman, Manchester B. of Guardians, vol. ii. p. 266.

"I have no hesitation in saying that the effect (of this almost total disappearance in the Whitechapel Union of out-door relief and the application of the in-door test) has not been to any appreciable extent to occasion migration into other districts. The poor, in numbers, could not possibly migrate into another district without a certain proportion of them being returnable upon orders of removal, and, as a fact, we have very few indeed."

Evidence of WM. VALLANCE, Clerk to the Guardians, Whitechapel, vol. ii. p. 146.

“No facts have been brought to my knowledge which justify the statement that there has been a migration from a not out-relief to a pro out-relief union.”

Evidence of WM. VALLANCE, Clerk to the Guardians, Whitechapel, vol. ii. p. 157.

It might be expected that if the number of persons receiving out-door relief was largely diminished, there would be a considerable increase in the number of the in-door poor. This, however, has not been the case. There has been an increase in the number of in-door poor, but only such an increase as is about equal to the increase of population. The experience in those unions where out-door relief has been almost entirely discontinued, is as a rule that whilst there is a very large reduction in the number of paupers in receipt of out-door relief, there is generally a very small increase, and in some cases an actual decrease in the number of workhouse inmates.

Evidence of Sir H. OWEN, Permanent Sec. to the L. G. Board, vol. ii. pp. 17, 27.

Page 39 (19).

The reluctance of the poor to go into the workhouse is to be desired in the interest of the poor themselves.

“The workhouse ought certainly not to be deterrent to such an extent as to make it a hardship to persons to go there, and in fact the great majority of those in the workhouse are better fed, and better provided for than they ever were before. It is, however, essential that there should be such discipline and order that a person would

not desire to go into the workhouse if he could avoid it : otherwise you would indefinitely increase the number of those chargeable upon the rates."

Evidence of Sir H. OWEN, Permanent Sec. to the L. G. Board, vol. ii. p. 17.

Page 41 (20).

The poor have no just ground of complaint when offered the workhouse.

"I think it must be the feeling of everybody that the lot of the poor in workhouses should not be made distinctly preferable to that of the independent poor ; but clearly it is, and has been, better than that of most of the independent poor who would be likely to apply for admission, in the matter of food, clothing and warmth, ever since, I should have supposed, workhouses have been established."

Evidence of W. E. KNOLLYS, Chief General Inspector of the L. G. Board, vol. ii. p. 54.

"There is no independent labouring man who, so far as material comforts are concerned, is so well off as the in-door pauper."

Evidence of J. S. DAVY, Inspector of the L. G. Board, vol. ii. p. 101.

Page 53 (25).

An in-door policy saves the rates. The argument that out-door relief is cheaper rests on the assumption that all who are refused out-

relief will enter the workhouse, which is far from being the case.

“It has been estimated that about one in ten when the workhouse is offered accepts this form of relief (in-door relief). I am not including sick persons.”

Evidence of Sir H. OWEN, Permanent Sec. to the L. G. Board, vol. ii. p. 81.

“As a rule, the returns show that if you have a very strict administration you diminish the rate, as ordinarily the cost of the maintenance of those who come into the workhouse does not amount to what you save by the out-relief that you avoid.”

Ditto, p. 19.

So many more persons would willingly accept out-door relief than in-door relief, that there is in practice a higher charge on the rates where out-door relief is given.

Evidence of W. E. KNOLLYS, Chief General Inspector and Assistant Sec. to the L. G. Board, vol. ii. p. 72.

Page 58 (27).

The past payment of rates does not entitle a man to relief.

“I do not think it was ever the intention, as far as my knowledge goes, to look upon the payment of rates as insurance for a future income.”

Evidence of ROBERT HEDLEY, Inspector of the L. G. Board, vol. ii. p. 86.

Page 60 (28).

A strict administration does not bring the Poor Law into discredit, but on the contrary out-relief does so, and in consequence of the partiality and uncertainty with which it cannot fail to be administered.

“I have no hesitation in saying that the poor are much more contented than they were twenty years ago. They see an uniform administration, a strict administration, but uniform; and uniformity they understand.”

Evidence of WM. VALLANCE, Clerk to the Guardians, Whitechapel, vol. ii. p. 158.

Page 61 (29).

Relaxation of the Poor Law would again lead to the old evils.

C. S. LOCH: And if you relaxed your system in the direction of the old Poor Law, do you think that you would be troubled again with able-bodied pauperism?

ROBERT HEDLEY: I think you would.

Evidence of R. HEDLEY, Inspector of the L. G. Board, vol. ii. p. 85.

Page 62 (1).

That whilst the evils of indiscriminate relief are generally admitted, the present tendency errs too much in the direction of restriction.

“I think that in-door relief should not be given to those who can manage in any way to be maintained out of the house, or rather, I should say that the house should be reserved for those cases who were unable to find any home in their old age, and for those most socially worthless; that the old people should not be forced into the house except they were of such a character that the restraint of the house and its discipline were absolutely necessary for them.”

Evidence of Rev. J. FROME WILKINSON, *Guardian*, Newark Union, vol. ii. p. 308.

“I think that in regard to the present system of administering Poor Law relief to the aged poor, alterations are not only desirable, but that they are imperative on ethical and economic grounds.”

Ditto, p. 305.

Page 63 (2).

Any universal adoption of a strict policy would cause a revulsion of feeling in favour of a lax administration.

“... if you wanted to bring into operation a universally strict administration of the Poor Law, you would find a revulsion against it, you would find that the people would

not stand it; and the reason that they would not stand it is that a vast number of people who have been paupers by the existence of the Poor Law would consider themselves, and other people would consider them, to be very cruelly used, if very stringent measures were taken against them . . .”

Evidence of the Rev. W. L. BLACKLEY, vol. iii.
p. 719.

“Very often it is kind to be hard; but I do not think the public would support a general system such as you have at those unions (Bradfield, &c.), carried out throughout the whole country. I think there would be a revulsion of sentiment against that, if it were adopted very largely.”

Evidence of G. C. T. BARTLEY, M.P., vol. ii. p. 444.

Page 65 (4).

Proper discrimination between the deserving and undeserving, though no doubt difficult, is perfectly possible.

ALBERT PELL: Do you think that we are capable of saying who among our fellow-creatures are deserving and who are not deserving?

S. D. FULLER: Yes.

ALBERT PELL: You think we are?

S. D. FULLER: Yes.

ALBERT PELL: You have never been imposed upon by a false character?

S. D. FULLER: Probably often; it is none the less our duty to try. Take the case of a deserving person sent up

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by the Guardians to the committee of the Charity Organisation Society for help, we recognize that the members of that committee have the power to discriminate rightly. I do not see why the Guardians could not be considered to have the same mental powers."

Evidence of S. D. FULLER, Chairman, Paddington B.
of Guardians, vol. ii. p. 142.

"From the experience I have had in making enquiries I do not think there is any difficulty (in distinguishing those old age paupers who are temperate, industrious, and have lived a creditable life, and those who have come to their present condition entirely through thriftlessness and other misconduct). I think we pretty clearly recognize what is the class of applicant that appears before us. I never found that there was any difficulty in getting information as to his past or present conduct."

Evidence of Dr. H. J. PAINE, Chairman, Cardiff B.
of Guardians, vol. ii. p. 283.

Page 68 (6).

It is unjust and cruel that all should fare alike—that the poor, who, through no fault of their own, are rendered destitute, should have their homes broken up, and have no recourse but the workhouse, where the respectable must associate with the disreputable inmates.

Many old people are compelled to go into the workhouse through no fault of their own, and are then obliged in a great many cases to be in the company of

those whose lives have been base and corrupt. Out-relief would be more humane as well as a saving of the rates.

Evidence of GEORGE EDWARDS, General Sec. of the Norfolk and Norwich Amalgamated Labour Union, vol. ii. p. 349.

Page 76 (11).

The present system of Poor Law relief tends to the direct discouragement of thrift.

The hopelessness of being able to save enough to live on in old age paralyses the will: "they do not make, because they find they cannot pay enough to make, and many of them also have not got the opportunities of making, a separate provision for old age."

Evidence of Rev. J. FROME WILKINSON, Guardian, Newark Union, vol. ii. p. 310.

In those cases where the allowance received from a benefit club proves inadequate, assistance from the rates should be afforded, and such a policy, far from discouraging thrift, would be a great inducement to men to help themselves, as it would be a recognition of self-help, and assist self-help.

Evidence of Dr. H. J. PAINE, Chairman, Cardiff B. of Guardians, vol. ii. p. 280.

"I know that the doctrine of in-door relief, of course, is pushed forward, in order to keep pauperism down; but I am under the impression that there is where a distinction might be made, in the case of a thrifty man; that instead of being sent into the House he

should be relieved out ; I do not say to any undue extent, and in doing that, perhaps it may be cheaper for the Guardians."

Evidence of T. BALLAN STEAD, Permanent Sec. to the Ancient Order of Foresters, vol. iii. pp. 686 & 692.

" In the case of a union where out-door relief is very rarely given, there would be an inducement to the person to belong to a friendly society, and to subscribe such a sum as would be sufficient to provide a maintenance for him. The refusal of out-door relief altogether would be the strongest inducement to persons to become members of friendly societies, no doubt ; but in the case of a union where out-relief is given, I think that it may be some inducement to a person to belong to a friendly society, if he knows that by doing this he would secure an advantage as regards the amount of relief if he should require this aid beyond that which another person whose circumstances were the same, except as regards the friendly society, would obtain."

Evidence of Sir H. Owen, Permanent Sec. to the L. G. Board, vol. ii. p. 33.

" We contend that some modification or alteration should be made in the Poor Law, which would enable a man who partly helps himself, or rather that the fact that a man who partly helps himself should not be deprived of the rates of the district. . . . We further contend that the State certainly should help those who help themselves."

Evidence of WM. STEELE, General Sec. of the Northumberland and Durham Miners' Permanent Relief Fund, vol. ii. p. 468.

Page 79 (14).

Wages would be raised rather than lowered by a policy of judiciously administered out-relief.

If money is so spent as to increase the earning power of the next generation, it does not necessarily lower wages, but tends to induce a rise in the standard of living, in which case wages would also rise. "Many of those changes which are most beneficial for society may lower wages, just for the particular time and in the particular place."

Evidence of Prof. ALFRED MARSHALL, vol. iii. pp. 536, 537.

Page 92 (4).

Out-relief to the partially disabled enables them to undersell those who depend entirely on their own exertions, whereas indoor relief takes them off the market, and prevents them competing as subsidized workers.

"... anybody who gets relief from the poor-rate should not be allowed to earn anything, never mind how casual the earnings may be. . . . I would rather that they should sit with their hands before them; I would rather they should be given 1*l.* per week to enable them to do it, than that they should be given inadequate relief which forces them to compete with the independent

labourer. I think the greatest hardship on the aged poor is that they have not a chance alongside of the subsidized pauper."

Evidence of J. S. DAVY, Inspector of the L. G. Board, vol. ii. p. 103.

"I am perfectly certain that a decrease of out-door relief is and must be accompanied by an increase of wages. I believe that out-door relief given to people capable of doing any work, or of earning anything, tends to decrease wages."

Ditto, p. 107.

"I might mention another evil to which this out-door relief, even in the case of the more or less aged, is very much liable, that is to say, it supplements the earnings. They do not earn regular wages, but, as I have said, they pick up a little here, and a little there. Well, there are many poor people, who, indirectly of course, have to contribute to the rates, and the rates, which these poor people help to pay, are used to keep an old person in such a position that she takes part of the little earnings which some of those who help to pay the rates would otherwise secure. It is another thing for a charitable person to keep a man or woman out of the workhouse; but to take the rates compulsorily from people, and to use them to enable others to compete with those who pay them, cannot be sound, either in theory or practice."

Evidence of T. GAGE-GARDINER, Guardian, St. Saviour's, vol. ii. p. 222.

Page 105.

Out-relief granted to widows contributes largely to pauperism.

C. S. LOCH: In your evidence you mentioned that a large number of people who were receiving out-door relief were widows. Is not that so?

H. OWEN: Yes, a very large number. Of those who were returned as able-bodied female paupers, the total number being 53,000, 36,000 were widows.

C. S. LOCH: And, therefore, any better method of dealing with the cases of widows would probably have a large resulting effect upon old age pauperism?

H. OWEN: It might be expected that that would be the case.

Evidence of Sir HUGH OWEN, Permanent Sec. to the
L. G. Board, vol. i. p. 28.

OLD AGE PENSIONS.

Page 117 (5).

In view of their small earnings, the poor cannot fairly be expected to provide for their old age.

“ . . as a rule, the bulk of the working classes, certainly the bulk of unskilled labour, could not possibly make an adequate separate insurance for old age, over and above their sickness and funeral insurance, of sufficient amount by which to provide for their old age.”

Evidence of Rev. J. FROME WILKINSON, Guardian,
Newark Union, vol. ii. p. 316.

“ I think that in dealing with the poor some economists expect from them a virtue which we certainly do not find in ourselves. The poor, of course, have less opportunities of thrift than the well-to-do classes, and it is a little too much to expect from them, unless in very exceptional instances, the extremely penurious lives which would be necessary if they were to make, by their own efforts alone, a sufficient provision for old age. I do not think they are called upon when they are in active work, and providing for their families' subsistence, to deny themselves everything in the nature of a working man's luxury.”

Evidence of J. CHAMBERLAIN, M.P., vol. iii. p. 659.

“ My position was, that it was too much to expect of a working man to give up everything which makes life

enjoyable, or even tolerable, to him, if that is necessary in order that he should make an old age provision. I do not think the rich man would do it."

Evidence of J. CHAMBERLAIN, M.P., vol. iii. p. 671.

Page 119 (6).

It is open to question whether it is generally desirable that the poor should exercise sufficient thrift to enable them to meet the requirements of old age.

"Even for the younger, it is, I believe, a fact that very large numbers cannot afford any further deductions from their incomes, and that, if any of them be tempted to apply towards pension purposes, for their sole personal advantage, the amounts hitherto devoted, in the interests of their families, to the sickness and funeral benefit, society at large will suffer by an increase of adult pauperism. The lower ranks of labour already, through lack of means, are compelled to neglect too many duties, and it would be politically undesirable to offer any inducement for their abandoning the self-respecting habit of providing, through the friendly societies, for sickness and burial."

Evidence of R. P. HARDY, Fellow of the Institute of Actuaries, Actuary to the Hearts of Oak Society, vol. iii. p. 631.

R. P. HARDY: A great many of these men say they will not spend their money in pensions. I think they are right; I personally may have a surplus to apply to such a purpose, they have none. Take a man even earning three guineas a week, which I suppose would be a large wage, would it not?

H. BROADHURST : Very.

R. P. HARDY : What has that man really got over when he has discharged the duties of life out of three guineas a week, if he has educated his children properly, has got help for his wife, has not taken his children away from school too soon ?

Evidence of R. P. HARDY, Fellow of the Institute of Actuaries, Actuary to the Hearts of Oak Society, vol. iii. p. 641.

Page 120 (7).

Pensions, far from discouraging thrift, would encourage all self-supporting efforts by removing that sense of the hopelessness of effective saving which now prevents many from exercising thrift.

“It is my opinion that many people go to the Poor Law now because they are hopeless. They know they will have to go sooner or later, and under those circumstances they go sooner rather than later ; but if they had the certainty of a pension and of being able to subsist without Poor Law relief after 65, I think they would endeavour to keep themselves away from it in the years immediately preceding 65.”

Evidence of J. CHAMBERLAIN, M.P., vol. iii. p. 696.

Page 122 (10).

A system of national pensions would serve to strengthen Friendly Societies.

“The present financial condition of friendly societies, and their unsatisfactory condition, has been mainly due

to this providing for old age, or the disability of old age, under the head of sickness claims ; . . .”

Evidence of Rev. J. FROME WILKINSON, *Guardian*, Newark, vol. ii. p. 309.

For the State to step in and provide the bare necessities of life for old age would at once place the friendly societies' system on a firm financial basis.

Ditto, p. 316.

Page 125 (12).

Existing institutions make no satisfactory provision against old age, and pensions would not therefore injure existing institutions.

“Upon the whole, so far as the mass of the existing friendly societies go (excepting the affiliated orders, the Hearts of Oak, and a few others), I consider that no sound, and in none a sufficient provision exists for old age relief in the sense now called for by public opinion ; . . .”

Evidence of R. P. HARDY, Fellow of the Institute of Actuaries, Actuary to the Hearts of Oak Society, vol. iii. p. 627.

A number of the societies have offered their members benefits which their existing resources will never enable them to redeem.

Ditto.

“Taking the number of all the friendly societies, good, bad, and indifferent together, they include, I should think, not more than one-third or one-fourth of the

workers ; they certainly do not include that large mass of pure labour for whom it is most desirable that these schemes should be propounded ; they do not take in the dockers and all that great mass of labour. I believe they take in only a very limited proportion of the agricultural labourers ; therefore nothing . . . that the friendly societies could do, even if their finances permitted it, would touch the mass of the population of this country."

Evidence of R. P. HARDY, Fellow of the Institute of Actuaries, Actuary to the Hearts of Oak Society, vol. iii. p. 640.

" My own impression is that the friendly societies who have really not provided pensions, who do not provide pensions *eo nomine*, might very wisely leave that part of the business to be done by the nation, especially if the nation gives half the money towards doing it. It would not complicate their operations, it would not interfere with their influence. I do not believe it would lose them one single possible member."

Evidence of Rev. W. L. BLACKLEY, vol. iii. p. 710.

Page 126 (13).

The opposition of existing voluntary organisations must not be accorded too much consideration; their opposition is not justified.

" I think it (the opposition of friendly societies) is a most serious point, but I do not think that they do represent, to any great extent, the class on whom this serious evil falls. They represent an exceedingly im-

portant body of public opinion, but not one particularly concerned with this question."

Evidence of CHARLES BOOTH, vol. iii. p. 589.

"They have no claim whatever to step in now as having any vested interest in providing old age pensions, because this is work that they have never done, and that they have attempted to do with signal failure."

Evidence of Rev. W. L. BLACKLEY, vol. iii. p. 711.

Page 141 (25).

It is not altogether desirable that parents should be dependent in their old age upon their children.

When the means of the children are very limited, as they are in cases of agricultural and other labourers in the rural districts, it is practically impossible that they can contribute anything towards the support of their parents, and that being so they, instead of desiring a lengthened existence to their parents, almost, in some instances, wish that that existence were terminated.

Evidence of ROBERT ELCOCK, Guardian, Wimborne and Cranborne Union, vol. ii. pp. 248, 250.

Page 143 (1).

No scheme which does not give pensions freely to all would make any impression on the bulk of old age poverty, and attempts to discriminate

between the deserving and undeserving would not be justifiable.

“A scheme depending upon contributions could be adopted by only a portion of the community, and would act preferentially in the interests of the least helpless, and must necessarily leave the vast remnant still seething in hopeless pauperism, which, in the interests of the State and for the spread of civilisation, it is imperatively essential to remove. . . . For these reasons mainly, it appears to me no scheme has any chance of the required amount of success, as a political and social measure, that is not universal and immediate in its scope, non-forfeitable in its operation, and absolute in its results of placing, at least, all impecunious persons upon a retired list at some fixed age, when further labour at wages should be prohibited by statute.”

Evidence of R. P. HARDY, Fellow of the Institute of Actuaries, Actuary to the Hearts of Oak Society, vol. iii. p. 631.

“In my view, it is not within the legitimate province of man to judge his fellow, except where the preservation of order makes it imperative ; consequently, I say that any inquisition into a man’s life, to decide whether he administered his income properly, or made the best use of his opportunities, would be insupportable, and that no human being that I am acquainted with is fit to sit upon such a jury.”

Ditto, p. 634.

Page 147 (5).

The presumption would be that the pension would not be ill-bestowed.

“As a rule, the vicious and those that abuse life do not reach old age ; and the fact that age has been reached is, in itself, reasonable presumption that, all things considered, the gift of life has not been bestowed without due cause.”

Evidence of R. P. HARDY, Fellow of the Institute of Actuaries, Actuary to the Hearts of Oak Society, vol. iii. p. 634.

Page 148 (6).

The general endowment of old age would tend to raise the whole standard of life.

“These schemes would not be worth discussing if we did not believe that they would have a moral and elevating effect upon the people.”

Evidence of R. P. HARDY, Fellow of the Institute of Actuaries, Actuary to the Hearts of Oak Society, vol. iii. p. 643.

Page 152 (3).

The number of paupers has steadily decreased during the last twenty years.

Taking the total of in-door and out-door poor: whilst in 1872, 43 persons in every thousand were

in receipt of relief, in 1892 the proportion was less than 26, and the decrease in the number of paupers has been very steady, most years showing a decrease."

Evidence of Sir H. OWEN, Permanent Sec. to the L. G. Board, vol. ii. p. 4.

Page 156 (5).

That very few persons come upon the Poor Law solely in consequence of advancing years.

"I do not know of old men who are saving and industrious who are not able to keep themselves out of the workhouse; I do not come across them."

Evidence of Miss OCTAVIA HILL, vol. iii. p. 565.

"I say it is a contingency; it is not one I often come across, that the sober, respectable thrifty man is left entirely destitute in his old age."

Ditto, p. 566.

Page 156 (6).

A well-considered scheme, even though costly, would be more desirable than the continuation of the existing state of things.

"There are two (pension schemes), especially that I think have a great deal to be said for them, Mr. Charles Booth's and Mr. Moore Ede's modification of Mr. Charles Booth's. My objections to them are that their educational effect, though a true one, would be indirect; that they would be expensive; and that they do not

contain in themselves the seeds of their own disappearance. I am afraid that, if started, they would tend to become perpetual. . . . But I would far rather have either Mr. Booth's scheme or Mr. Moore Ede's scheme than things as they are."

Evidence of Prof. ALFRED MARSHALL, vol. iii.
P. 543.

Page 157 (7).

A system of national pensions would, in fact, injure the working classes.

CHAIRMAN: Do you think, speaking generally of your knowledge of the conditions of life among the poorer classes, that it would be good policy to remove from them any of their personal and social responsibilities, such, for instance, as some provision by the State or otherwise for old age?

MISS OCTAVIA HILL: I should be strongly of opinion that it would be impolitic to remove such responsibilities. I think what the poor really want now is much more the realisation of them, and the stimulus to live up to them, than any removal of them.

CHAIRMAN: In fact, to put the responsibility upon themselves to make provision for themselves?

MISS OCTAVIA HILL: Distinctly so; very strongly indeed I should be of opinion that that was so.

Evidence of Miss OCTAVIA HILL, vol. iii. p. 551.

"My fears are very great now of the people looking more and more to what can be done for them, and less and less to what they can do themselves, and in my

talk with all the poorer people, that is the great tendency that I find among them. They are always talking about other people's duties, or something they are hoping to come from the skies, whereas, if they would just turn round and do the things within their power, they would begin to grow more prosperous, and they would be far better, richer, and happier men, and it is a scheme coming at this particular time that I feel would be so disastrous to them. From my experience among the homes of the people, I think what they want is not help from above ; I think they want something which should develop them and stir their own energies, and I do not think that a State pension would have that result."

Evidence of Miss OCTAVIA HILL, vol. iii. p. 558.

Page 158 (8).

Timely provision for old age has ceased to be impossible, even to the labouring poor of agricultural districts, and the difficulty is already being gradually overcome by the "solvent power of free human initiation," which facts render legislative interference both unwise and unnecessary.

"The more thrifty and respectable of the poor have done already many things for themselves, and it seems to me it would be far better to leave the provision for old age on the same sort of footing, to be done by voluntary associations."

Ditto, p. 552.

H. BROADHURST : I understand that you are against all systems of pensions?

Miss OCTAVIA HILL : I really am.

Mr. BROADHURST : Why?

Miss OCTAVIA HILL : I do not see what we want them for, because I think people can provide them for themselves, or their children can provide them for them.

Evidence of Miss OCTAVIA HILL, vol. iii. p. 558.

Agricultural labourers "do both save and support themselves and bring up their families in ways that show that it really does more depend on management, on thrift, on industry, on economy, than on large wage; and if they can do it, surely the large bulk of our people can do it."

. Ditto, p. 559.

A. C. HUMPHREYS OWEN : Could you quite safely say that there is no class of persons who are so ill-paid that they could not afford to join friendly societies?

T. BALLAN STEAD : No, there is not a class which cannot. Some of our best courts are in the agricultural districts, where the wages are the lowest; some of our best courts are in Suffolk, Dorsetshire, Hampshire, and other places like those. . . .

I have found that some of our best courts—I mean financially, I am not speaking numerically—are in what are supposed to be the poorest districts."

Evidence of T. BALLAN STEAD, Permanent Sec. to the Ancient Order of Foresters, vol. iii. pp. 687, 688.

T. C. RITCHIE : And do I take it that you yourself are satisfied that the working classes are progressing, and progressing as fast as can reasonably be expected of them, in the effort to provide for themselves by belonging to friendly societies ?

REUBEN WATSON : I am confident they are.

T. C. RITCHIE : You are satisfied with the amount of progress that is being made ?

REUBEN WATSON : Perfectly.

T. C. RITCHIE : And you think that legislative interference would in all probability not help forward the movement which you have at heart, and might possibly retard it ?

REUBEN WATSON : I am afraid that is so, exactly as you state it.

Evidence of REUBEN WATSON, Associate of the
Institute of Actuaries, Actuary to the Manchester
Unity of Odd Fellows, vol. iii. p. 616.

“I think it is quite possible for the agricultural poor to provide for all their primary wants, including those of old age, if they are only let alone.”

Evidence of Rev. WM. BURY, Chairman to the
Brixworth B. of Guardians, vol. ii. p. 242.

LORD BRASSEY : Do you think that the poor, and especially poor women, have sufficient means outside of the Post Office annuities for making provision for their old age, by contributions which would secure them pensions ?

Rev. WM. BURY : I think, if they use their opportu-

nities, they have the means of making provision for old age and other primary wants.

Evidence of Rev. WM. BURY, Chairman to the
Brixworth B. of Guardians, vol. ii. p. 242.

C. S. LOCH : And you have no belief that the friendly societies do not go low enough : I mean, speaking of low in the sense of wage earning ? You think that the friendly societies are able to draw from every class, down to the lowest ?

T. FATKIN : I think so ; and I think further, that if all the working classes that can afford would pay to the friendly societies, we should scarcely have any poor relief at all.

Evidence of T. FATKIN, Manager and Actuary of the
Leeds Permanent Benefit Building Society, vol. iii.
p. 953.

C. S. LOCH : Is there any extreme difficulty, in your opinion, in the unskilled classes providing for themselves, not through a trade union, but through a friendly society ?

C. J. DRUMMOND : I think not ; I believe I am justified in saying that there is a large number of the unskilled workers who are members of one or other of the friendly societies.

Evidence of C. J. DRUMMOND, Labour Correspondent to the B. of Trade, Past President of the Hearts of Oak Benefit Society, vol. iii.
p. 573.

By far the largest part of the skilled labour of the country

can by trade unions, or in some other way, make its own provisions for old age.

Evidence of C. J. DRUMMOND, Labour Correspondent of the B. of Trade, Past President of the Hearts of Oak Benefit Society, vol. iii. p. 573.

Page 161 (9).

That the advocacy of pensions is a counsel of despair.

“Suppose a man, 60 years ago, at the time when the Poor Law was on a very different footing to that on which it now stands, had got a law passed that sickness was a proper public charge, and that a man should not be expected to provide what was necessary for his sickness, you would never have had the friendly societies; and, personally, I look forward to the poor obtaining just the same kind of advantage from looking steadily in the face this difficulty with regard to their old age; and I do believe they are now doing it.”

Evidence of T. MACKAY, vol. ii. p. 505.

Page 165.

National pensions would be destructive to thrift and providence.

“The great work now accomplished by friendly and other societies would be seriously damaged, and, I believe, the poor rates would increase enormously during the next half-century.”

Evidence of T. FATKIN, Manager and Actuary of the Leeds Permanent Benefit Building Society, vol. iii. p. 941.

The aid of the State in supplementing, would rather diminish thrift, than augment it.

Evidence of Rev. WM. BURY, Chairman to the Brixworth B. of Guardians, vol. ii. p. 233.

Page 166 (12).

Existing institutions no longer fail to make provision for old age.

Trade unions are now taking it as part of their duty to provide for old age. "I think I might almost go so far as to say that nearly all trade unions provide superannuation benefit, but 95 per cent. pay it only to members who are incapacitated either by old age or infirmity, and there are very few indeed that provide superannuation as a matter of right on arriving at a given age."

Evidence of C. J. DRUMMOND, Labour Correspondent to the B. of Trade, Past President of the Hearts of Oak Benefit Society, vol. iii. p. 573.

"We who are leaders, or profess to be leaders, in the friendly society system, are endeavouring to do all we can to induce them to establish annuity benefits or old age pensions; and there are many thousands in this country who are already so insured."

Evidence of REUBEN WATSON, Associate of the Institute of Actuaries, and Actuary to the Manchester Unity of Oddfellows, vol. iii. p. 613.

There are many other societies (besides the Manchester Unity of Oddfellows, the Stoke and Milford

Society, and the Foresters) which provide annuities up and down the country.

Evidence of REUBEN WATSON, Associate of the Institute of Actuaries, and Actuary to the Manchester Unity of Oddfellows, vol. iii. p. 617.

J. STUART: Do you attribute the small number of the members of friendly societies applying for Poor Law relief to the provision made in friendly societies being found sufficient, generally, to meet the needs of old age?

T. BALLAN STEAD: That is so; certainly.

Evidence of T. BALLAN STEAD, Permanent Sec. to the Ancient Order of Foresters, vol. iii. p. 690.

Page 172 (17).

If once the principle of State aid to supplement income be admitted, we are brought face to face with the question why maintenance should be extended to the aged and infirm, in preference to women, children, the sick, or infirm.

“I think if the State intervenes on behalf of the aged, it is difficult to see in what way the intervention of the State may not be justified in other contingencies of life. Whether the State provides the whole or part, it would be regarded by the working classes as the duty of the State to provide in part . . .”

Evidence of WM. VALLANCE, Clerk to the White-chapel B. of Guardians.

Page 178 (23).

State pensions are virtually but another form of out-relief, and liable to the same objections.

ALBERT PELL: Can you see any distinction between pensions given out of the rates, and ordinary out-door relief, excepting in the name?

H. OWEN: There would be no distinction, except in name. The burden would be borne by precisely the same persons.

Evidence of Sir HUGH OWEN, Permanent Sec. to the L. G. Board, vol. ii. p. 36.

“If a person is to be aided by a pension from public funds by way of relief, the condition of things is the same whether payment is out of the poor rate or whether it is by the State, or whether it is out of the produce of the taxation of the country.”

Ditto, p. 41.

Any pension scheme should be self-supporting. Any State subsidy in aid of such a fund would simply be out-relief under another name, and its influence would be pernicious. It would discourage thrift and independence, instead of cultivating those qualities.

Evidence of SENIOR FOTHERGILL, Superintendent of the Out-relief Department of the Parish of Birmingham, vol. ii. p. 166.

Page 180 (24).

Provision for old age is outside the true province of the State, and cannot be dealt with by

the State with any real advantage to the people.

“I have always regarded it as important, however difficult a man’s circumstances may be, whatever his difficulties may be, however hard his life may be, as a dangerous proposition to say that it is not a personal matter for that man to provide for the future, but that he is entitled to have that responsibility shared by the State, or by some public fund.”

Evidence of WM. VALLANCE, Clerk to the Guardians,
Whitechapel, vol. ii. p. 153.

“I am on principle against the State interfering at all with the affairs of the poor in this sort of matter. . . . I would rather that the poor themselves be left to find their own way of providing.”

Evidence of Rev. WM. BURY, Chairman, Brixworth
B. of Guardians, vol. ii. p. 242.

Page 181 (1).

No scheme involving previous voluntary contributions will reach the lowest classes, and the improvident will still come on the rates, and old age pauperism practically remain untouched.

A pension fund which entailed a contribution from the people themselves would still leave the great bulk of

the aged poor to be dealt with by the Poor Law as at present.

Evidence of W. E. KNOLLYS, Chief General Inspector and Assistant Sec. to the L. G. Board, vol. ii. p. 62.

The majority of those in the metropolitan workhouses are not persons who would be likely to have made continuous payments for their own benefit in old age.

Evidence of ROBERT HEDLEY, Inspector of the L. G. Board, vol. ii. p. 88.

Page 184 (3).

It is doubtful whether it is advisable for the poor to sink their money in old age annuities—old age not being the first eventuality for which a working-man has to provide.

CHAIRMAN: Leaving out the risk of losing either principal or interest by withdrawal or death before 65 years of age, what is your opinion of immediate life annuities for working men before 65 years of age?

T. FATKIN: They are quite unsuitable to the wants of working men, and no reasonable amount of subsidy will make them attractive.

Evidence of T. FATKIN, Manager and Actuary of the Leeds Permanent Benefit Building Society, vol. iii. p. 943.

Deferred annuities are most unpopular with all classes. This is partly because they do not care to pay immediate sums for very remote benefits, and also because they feel

that if they invest their money in other forms, it brings in a better and happier return.

Evidence of Miss OCTAVIA HILL, vol. iii. p. 552.

“A deferred annuity would be undoubtedly a gain to the poor, there is no doubt that it would be a gain, but they think it is not the best investment of their savings; and I think they are right as long as they have not provided other things.”

Ditto, p. 565.

Deferred annuities are not by any means the wisest and most advantageous form of thrift for the working-classes.

Evidence of Rev. WM. BURY, Chairman of the Brixworth B. of Guardians, vol. ii. p. 232.

Page 185 (3).

To grant national pensions and to ignore the other very numerous working-class associations for thrift, will prove an injustice to those persons who have elected to provide for themselves in other ways, and to invest in other forms of property.

Any scheme for subsidising some one form of thrift would prove unjust to those who have exercised thrift and forethought in other ways.

Evidence of Miss OCTAVIA HILL, vol. iii. p. 553.

Page 186 (4).

State-aided pensions would compete unfairly with Friendly Societies.

“ . . . We say at present that Mr. Chamberlain is offering, or his committee is offering, to do a certain business at 20 per cent. less than we can do it at, we claiming to be charging the proper rate, and only charging five per cent. for expenses; and we shall more strongly object to the scheme as we know it now than we did before, because it is unfair competition. Certainly the friendly societies who are offering superannuation or old-age pensions at a proper price will certainly protest against any other voluntary organization coming into the field and offering them for 20 per cent. less on the strength of getting from the State an augmentation. . . . It would not affect us much at present, because we have not had much business in that direction; only it will take away the possibility of having any in the future.”

Evidence of T. BALLAN STEAD, Permanent Sec. to the Ancient Order of Foresters, vol. iii. p. 684.

Page 189 (2).

Gratuitous pensions would discourage forethought and providence, and in many ways tend to demoralize rather than elevate the poor.

“It (Mr. Booth’s scheme) would not be adequate. I cannot believe that it would promote thrift. It seems to

me that it would do a great deal to destroy what one is of all things the most desirous to cultivate—the sense of responsibility of relatives; and I also object very much indeed to the idea of its being applied to all classes of people; it does not seem to me reasonable, that people who are well-off should have a right to an annuity, in order to save the sensitiveness of other people who are not well-off.”

Evidence of Miss OCTAVIA HILL, vol. iii. p. 552.

“By the increased energy of friendly societies, the multiplication of institutions for receiving the small savings of the working classes, and the spread of education, the number of improvident working men is yearly diminishing. If, however, it became law that indiscriminate relief was to be given in either sickness or old age, alike to the provident and improvident, a great blow would be struck at the magnanimous work which is now being carried on by the great friendly societies of this country, with a probability of a decrease of provident habits.”

Evidence of T. FATKIN, Manager and Actuary of the
Leeds Permanent Benefit Building Society,
vol. iii. p. 945.

“I do not suppose that giving 5s. would have any great effect on a member of the middle classes; I quite believe that, because they are accustomed to the saving and keeping of property; but with these poor people who have to learn the necessity of making provision, I do not think it would increase their chance of learning this

necessity. It is not enough to warrant them in resting content, and I think it would relax their efforts to do anything at all."

Evidence of T. MACKAY, vol. ii. p. 515.

Page 192 (3).

Gratuitous pensions would be both unwise and unjust, involving compulsory payment by the industrious and thrifty for the idle and improvident.

"Every one of those people will be compulsorily insured; they will be, practically, compulsorily insured. That is compulsion put upon the part of the nation easiest to compel, and no compulsion is to be put on the people who are unwilling to contribute. It is, then, in fact, a compulsory insurance for all the better men, and for all the better off. I have not a word to say against the rich paying for the poor, but the scheme keeps up some of the old vices which are in the Poor Law system; not that the rich pay for the poor, but that all the thrifty are taxed, inasmuch as it is easy to do it, to provide for all the wasteful, who are not taxed at all for the purpose. And that is what I say, that this scheme becomes as far as that a compulsory insurance of the wealthy by taxation, although it does nothing whatever to induce those who are unwilling to do their duty."

Evidence of Rev. W. L. BLACKLEY, vol. iii. p. 710.

Page 193 (4).

Gratuitous pensions are virtually but another form of out-relief.

“ . . . One may reasonably say that the character of a gift for no merit to people who claim it at 65 years of age is of the same character as assistance given to the destitute under the Poor Law.”

Evidence of the Rev. W. L. BLACKLEY, vol. iii.
p. 727.

SUMMARY OF THE REPORT
OF THE
ROYAL COMMISSION ON THE
AGED POOR.

1. IN the opening portion of our Report we have discussed at some length the nature and causes of old-age pauperism. We deplore the fact that so large a proportion of the working classes are in old age in receipt of poor law relief. We have seen, however, that the number of adult paupers who are not able-bodied, and therefore presumably consist chiefly of the aged, has greatly diminished in proportion to the population. We have also seen that, except in crowded urban areas, the great majority of aged poor in receipt of relief are given out-door relief, while those receiving in-door relief are usually persons for whom it is necessary for substantial reasons. The view often held that the aged labourer has in general only the workhouse before him in which to end his days, has been shown to be erroneous.

2. We are of opinion that no fundamental alterations are needed in the existing system of poor law relief as it affects the aged, and that it would be undesirable to interfere either by statute or order with the discretion now vested in the guardians as to the manner in which such

relief should be given, since it is, in our view, of essential importance that guardians should have power to deal, on its merits, with each individual case. At the same time we are convinced that there is a strong feeling that in the administration of relief there should be greater discrimination between the respectable aged who become destitute and those whose destitution is distinctly the consequence of their own misconduct; and we recommend that boards of guardians, in dealing with applications for relief, should enquire with special care into the antecedents of destitute persons whose physical faculties have failed by reason of age and infirmity; and that outdoor relief should in such cases be given to those who are shown to have been of good character, thrifty according to their opportunities, and generally independent in early life, and who are not living under conditions of health or surrounding circumstances which make it evident that the relief given should be in-door relief.*

3. We desire to place on record in strong terms our conviction, that where out-door relief is given the amount should be adequate to meet fully the extent of the destitution, and that proper investigation and supervision should be ensured in all cases in which application is made for relief.

4. We accordingly attach much importance to the appointment of a sufficient number of relieving officers in every union, and we have recommended that this matter should receive the special attention of the Local Government Board and of boards of guardians. We have also indicated certain points of detail in which we think a more efficient performance of the duties of these officers

* See Memoranda by Lord Lingen and Mr. Pell, pp. 300, 302.

might be secured. We have particularly referred to the need of personal communication between the relieving officer and the recipients of out-relief, and of kindness and consideration in the necessary enquiries ; and we have stated the general principles on which we think that these enquiries, which we have seen to be so important, should be conducted. We have also urged a more frequent review of permanent cases by boards of guardians, and have pointed out the great responsibility which rests upon them in regard to the administration of relief.

5. The abuses incident to out-door relief, unless carefully administered, are, as we have seen, very grave ; and in some unions a reaction has led to its close restriction. Such a system has in some cases met with considerable success, but requires, as its advocates fully recognize, great personal devotion on the part of guardians, with the close and assured co-operation of organized charity.

6. We do not ourselves advocate any restriction of the present powers of guardians to grant out-door relief in the case of destitute aged persons, and, as appears from the preceding recommendations, we are of opinion that the mode of relief should always be settled with a due regard to the past character, health, and surroundings of the applicant, and should be fully adequate to meet the destitution. It accordingly appears to us eminently desirable that boards of guardians should adopt rules in accordance with the general principles which we have indicated, by which they may be broadly guided in dealing with individual applications for relief, and that such rules should be generally made known for the information of the poor of the union, in order that those really in need may not be discouraged from applying.

7. And we recommend that the Local Government Board should call special attention, either directly or through their inspectors, to the evils of inadequate relief, and the necessity for careful and thorough investigation of each case, with a view to the suitable grant of relief in accordance with clear general principles. Such action on the part of the Board would be of great value, and would be free from the objections attaching both to formal regulations on the subject, and to the intervention of the central department in individual cases.

8. We have noted with great pleasure the efforts which are being made to brighten the lives of the aged inmates of workhouses, and we think that such efforts should receive every encouragement. We attach special importance to the provision of light and interesting occupation and employment, such as we have seen may be afforded through the agency of the Brabazon scheme ; and to the supply of literature, amusements, and some small luxuries. We think more variety in the food, and more care in its cooking and service, are often needful ; and we consider that leave of absence and visits of friends might be allowed to the well conducted more frequently than is usual at present, without prejudice to proper discipline.

9. The classification of the aged male and female inmates which is prescribed by the regulations should, in our opinion, be always carried out ; if it is not otherwise possible, it should be effected by the grouping of workhouses in connexion with the provision in section 8 of the Poor Law Act, 1879, to which we have referred. Every effort should also be made to keep apart those whose language or behaviour makes them unfit companions for the well-conducted inmates. Opportunities

for privacy and for forming their own companionships should, we consider, as far as possible, be given to the aged inmates generally ; but we feel that any system of classification by past character would present great difficulties, and we are not prepared to recommend the issue at the present time of any regulations enforcing such classification. As we have already said, the matter is one in which the observant sympathy of the guardians themselves and their officers must be of more importance than any rules.

10. We have seen that the complaint often made of the compulsory separation of old couples is without foundation, and that aged married couples have a right to live together if they wish ; but we consider that they should be always allowed the opportunity of associating in the daytime with other suitable inmates.

11. It is clearly of the greatest importance, as has been often urged, that the officers of workhouses, and especially the master and matron, should be persons of kindness, sympathy, and intelligence. The election of such officers rests with the guardians, and it is to them that we must look to secure suitable persons. We believe that the great majority of workhouse officers are kind and considerate to those under their charge, but we fear that there are some cases where the officers are wanting in the qualities we have indicated, and we consider that when such unfitness is established, it should be recognized equally with positive misconduct, as a reasonable ground for removal.

12. We have dwelt on the importance to inmates of the safeguards afforded by the visits of the members of the visiting committee, and of other individual guardians and

committees of ladies authorised by the guardians. Such visits not only give opportunities for complaints of hardship or injustice, but also encourage that friendly sympathy which it is so desirable the inmates should receive from the guardians, the officers, and from others who are interested in their welfare.

13. While we recognize that there are many among the destitute aged poor to whom out-door rather than in-door relief should be given, we have seen that relief in an in-door establishment is necessary in many classes of cases. We think that the various improvements in connexion with workhouse administration which have been already made, or are suggested in our Report, will do much to secure happier conditions for those among the respectable aged poor who, owing to their infirmities, or for other reasons, are best relieved in-doors; and we note with pleasure that the Local Government Board have, within the last few days, issued a circular to boards of guardians with reference to the arrangements of workhouses, showing that they are fully alive to the importance of this matter.

14. For reasons which we have sufficiently indicated, we are not prepared to recommend any material alterations in the law by which children, in a position to do so, can be required to give assistance to their aged parents, if the latter become chargeable to the rates. Such assistance can only be legally enforced by an order of the justices, who must be satisfied that the person against whom the order is made is of ability to pay; and we believe that their jurisdiction is in general fairly and judiciously exercised. At the same time we have recommended that, to avoid any appearance of unfairness,

justices who are also guardians should not deal with the same case in both capacities, and we have also suggested that provision might be made for an alternative reference of such cases to the county court judge.*

15. We are convinced that the law of settlement may sometimes cause hardship if enforced in the case of the aged, and we recommend that legislation should be introduced enacting that they shall not, in general, be liable to removal.

16. The question of preferential treatment to members of friendly societies who may be compelled to seek assistance from the rates has been much discussed before us, and considerable dissatisfaction was expressed that guardians were not in strict law empowered to give more liberal allowances in the comparatively rare cases in which such persons have been obliged to seek assistance. But the Statute passed in the last session of Parliament, the substance of which is quoted in paragraph 175, has given full discretion to boards of guardians in this matter, so that it has not been necessary for us to make any recommendation on the subject.

17. We have recommended an extension of the powers of the Charity Commissioners for dealing with endowed "dole" charities, as we are convinced that these can be most usefully converted, to a much greater extent than is now practicable, to objects strictly confined to the same class of poor people as those for whom the doles were originally given, such as the provision of almshouses and pensions for the deserving poor in old age. In the case of the Metropolis we have recommended that some

* See Memorandum by Lord Lingen, p. 300.

portion of the funds in the hands of the City Parochial Foundation should, under certain conditions, be made applicable to pensions in other parts of London. We have also suggested means for making boards of guardians and their officers more generally acquainted with the facts as to local endowed charities within their districts.

18. In our remarks upon the Poor Law we have fully discussed the lines of administration which, in our opinion, will best secure the careful and humane treatment of aged persons who are now destitute; and we have strongly urged the value of the co-operation of private charity, especially if administered through organized societies, in securing independent provision for those whose condition is clearly due to exceptional misfortune. While we feel that charity which is not endowed should be left to voluntary agencies, and should not be under State or municipal control, we recognize the great importance of co-operation between charitable agencies and the Poor Law authorities, and we look forward with much favour to the more general establishment of such agencies in towns and elsewhere.

19. The evidence on Friendly Societies, the Post Office Savings Bank, and other like agencies, has shown remarkably the great development of habits of thrift and providence among the working classes, and has satisfied us of the general ability of those who are in regular employment to make direct or indirect provision for old age, as well as for sickness and other contingencies beyond the every-day needs of life. The various thrift organizations which have been developed during the past 60 years have, without doubt, contributed largely to the relative diminu-

tion of pauperism in proportion to population, which has been in progress during that period.

20. We have indicated some points in connexion with the position of Friendly Societies which, although not directly relating to the subject of our enquiry, have been shown to need attention. The mischief wrought by unsound and badly managed societies has been very forcibly brought to our notice; and we have especially referred to the importance of sound management and actuarial solvency, as well as the serious effects upon financial stability of the present common practice of continuous sick pay. This last matter is closely connected with the question of separate provision by Friendly Societies for old age, to which we again refer.

21. There is undoubtedly a wide-spread dislike of the purchase of deferred annuities owing largely to a conviction that other forms of thrift are of more value; such as expenditure on the advancement of children, or the application of savings to investments, or in business, so as to yield a permanent return without forfeiture of capital. Nevertheless, increasing facilities for direct provision against old age are being given by both the Friendly Societies and the Post Office, and in our opinion the growing development and importance of the juvenile branches of societies may be regarded as a principal means for bringing about a more general adoption of a self-supporting system of old-age benefits. We have, accordingly, made specific recommendations for alteration of the Friendly Societies Acts, having as their object (1) The provision of a separate old age fund, so that sick pay may cease at 65, and a regular pension be given after that age; and (2) the removal of restrictions on the

age at which children may join the societies. We trust that these recommendations may have the double effect of securing a regular provision for the old age of friendly society members, and at the same time averting the danger to the financial stability of the societies caused by the present system of continuous sick pay in old age.

22. We think that every effort should be made to simplify and make known the opportunities for savings as well as annuities which are offered by the Post Office, and we have noted with pleasure the special attention which is being given to the whole subject by the Department. Many persons prefer "endowment policies" for securing a lump sum at a given age to deferred annuities, and we have recommended that the Post Office, with the co-operation of Friendly Societies or other agencies, should give every facility for this kind of insurance; and for the accumulation of ordinary savings with a similar object. While such insurance leaves the capital at the disposal of the insurer, when the given age is reached, it enables him, if he desires, to convert it into the form of an annuity for the remainder of life.

23. We have carefully examined the various schemes for State assistance to the aged which have been submitted to us, and bearing in mind the great labour and thought expended on them, and the high public spirit and deep sympathy with suffering which inspired their authors, we regret that, in view of the financial and economic difficulties involved, we have been unable to recommend the adoption of any of the schemes as yet suggested, whether for endowment or for assisted insurance.

24. Having regard, however, to the widespread expectation, in and out of Parliament, that some provision other than that made by the Poor Law should be devised for the assistance in old age of those among the poor who have led respectable and industrious lives, we do not desire that our enquiry should preclude the future consideration of any plan which may hereafter be proposed, and be free from the objections which have prevented the adoption of the schemes submitted to us. In any case, we cannot but hope that the facts we have collected, the opinions we have elicited, and the searching examination we have made into those schemes, may be of material use.*

25. In conclusion, we again point out that the number of aged poor who seek public relief, while still very large, has much lessened in proportion in the last 30 years, although the rate of decrease has greatly diminished in the last decade. We are encouraged in our hopes for the future by the remarkable growth of thrift, as shown by the savings banks and insurances in friendly societies, which are largely increasing in popularity and importance. The self-reliance and strength of character of the working classes thus evinced will greatly aid in the solution of the problems of old age poverty, as well as of general pauperism. Continuing and successful efforts are being made by the people, both through combined action and individual providence, to secure for themselves and their families a position of comfort and independence in their old age, and our recommen-

* See Memoranda by Mr. Henley, Mr. Pell, Mr. Roundell, Mr. Loch and Mr. Stockall, pp. 302, 304, 306.

dations have been largely directed to the encouragement of this manly spirit.

(Signed)	LINGEN.	A. C. HUMPHREYS-OWEN.
	BRASSEY.	CHARLES S. ROUNDELL.
	PLAYFAIR.	C. S. LOCH.
	J. J. HENLEY.	JOSEPH ARCH.
	ALBERT PELL.	J. J. STOCKALL.

The signatures are subject to the Memoranda.

MEMORANDUM BY LORD LINGEN.

I do not agree with those parts of this Report which may be thought to admit into the administration of the Poor Law any title to relief except destitution. . . .

All those parts of the Report which point to the extension or relaxation of the relief which is made compulsory on the solvent part of the community by the Poor Law, appear to me to suggest the adoption of some agency outside and independent of the Poor Law, *e. g.* the organised action of private charity, or (still better) the systematic development of self-support.

I am opposed to all extension or relaxation of the Poor Law itself, beyond administrative details in furtherance of humanity and kindness such as are suggested in the Report. In these I cordially concur.

As regards the systematic development of self-support, while I think increased facilities for it needful, I am not convinced that public pecuniary assistance is so; and I do not see my way to the administration of it, especially in the shape of deferred annuities. At the same time, I admit that the promotion of self-support in all its forms, among the working classes, is of pressing importance in

regard to their old age, and is the safe and healthy substitute of many dangerous or impracticable proposals for relaxation of the Poor Law.

As regards particular paragraphs of the Report, I prefer to omit all the words following the word "case" in line 5 of paragraph 2 of the Summary.

I do not agree with paragraph 33 of the Report.* Independence is worth self-denial; and Miss Octavia Hill's evidence . . . is to the effect that self-denial, even of the poor, does not need to be sordid, and frequently is not so.

I do not agree with the recommendation of an appeal in paragraph 151 of the Report (14 of Summary). I would omit all the words after "capacities." . . .

MEMORANDUM BY LORD BRASSEY, MR. JAMES STUART, M.P.,
MR. A. C. HUMPHREYS-OWEN, M.P., AND MR.
JOSEPH ARCH, M.P.

We are of opinion that the recommendations of the Commission do not go far enough, nor so far as the evidence before the Commission warrants.

We consider that greater distinction should be drawn between industrious persons who in old age have fallen

* The paragraph referred to is as follows :—

"We are agreed in the opinion, and we are confirmed in our view by the evidence we have received, that in Mr. Chamberlain's words, 'as regards the great bulk of the working classes, during their working lives they are fairly provident, fairly thrifty, fairly industrious, and fairly temperate.' We do not suggest that, in exercising the thrift necessary for a provision in old age, working men should lead penurious lives, or deprive themselves of reasonable comforts."

into misfortune, and the wastrels and worthless who seek relief, and that more consideration should be given to the widespread and commendable horror of the workhouse which is entertained by the former class. . . .

. . . We observe that witnesses before us of the most varied social views are united in the strong belief that some system of old age pensions is both practicable and desirable. We consider that the strength of public opinion brought before us on this subject cannot and ought not to be ignored, and we recommend the immediate appointment of another body to complete the work upon which we have only partially entered. . . .

MEMORANDUM BY MR. J. J. HENLEY, C.B.

I have signed the Report, with which I generally concur. I object, however, to paragraph 24 of the Summary, because it may imply a future policy of State-aided pensions, which would tend to encourage expectations among the working classes to look for assistance in their old age from the funds of the State instead of trusting, as they have done in the past, to their own unaided efforts.

MEMORANDUM BY MR. ALBERT PELL.

I am unable to concur with the recommendations and the Summary to the Report in one or two respects.

It is recommended in paragraph 91 of the Report and paragraph 2 of the Summary, that out-door relief should be given to those "who are shown to have been of good character, thrifty according to their opportunities, and generally independent in early life." I disagree with

this recommendation, because it rests on the assumption that boards of guardians would, if they possessed the faculty, make a beneficial use of discrimination in the character of applicants for relief, while the history of early lives and characters in many, if not in most instances, would be beyond their reach.

I disagree with it also as likely to introduce a claim by a class for one particular form of relief, demanding an enquiry into character which, while it would encourage deception on the part of those seeking this relief, could never be conclusively conducted, except on oath and by judicial procedure, which boards of guardians are wholly unfitted to employ.

I cannot give my assent to the views expressed in paragraph 24 of the Summary. Having fully considered the various schemes for old-age pensions brought under our notice by their advocates, and bearing in mind the opportunities afforded for their modification, as well as for the submission of others, I do not think that the assertion of a "wide-spread expectation" furnishes sufficient grounds for recommending further inquiry by the State, with the object of constructing a new scheme to satisfy expectation on the vague desire "that something should be done."

On the contrary I apprehend that such an attempt would be likely to disturb the progress of independent effort at present being generally made to meet the exigencies of old age.

I am desirous, too, to state my belief that the extent of destitution and want is exaggerated, from the hasty and perfunctory manner in which we find boards of guardians frequently conduct their enquiry into particulars of cases,

and the disregard shown, in some important instances, by their chairman to the duties of the relieving officer in his entries, in the application and report books, as well as the habit of treating the fund for relief of destitution as one that may be applied to charitable purposes. Thus the varying records of pauperism (some high, some low) are attributable as much, probably more so, to administration as to the real necessities of the poor, and lead to a false conception of their actual condition.

MEMORANDUM BY MR. C. S. ROUNDELL, M.P.

I dissent from the policy indicated in paragraph 24 of the Summary. If it is objected that we have not obtained complete statistical information as to the aged poor, or taken full expert evidence as to the precise financial bearing of the pension schemes which have been submitted to us, and that, consequently, we are not in a position to pronounce an authoritative judgment upon them, I answer that for all practical purposes the official returns which have been laid before us do enable us to form an adequate conception of the grave problem which has been referred to us; and amply justify the conclusions at which we have arrived. . . .

Some of the main points brought out by the evidence are :—

1. The remarkable continuous decrease of pauperism : qualified only by the demoralizing and pauperizing mischief of lax administration of the Poor Law ;
2. The remarkable continuous increase of wages, and of the purchasing power of wages ;
3. The remarkable continuous growth, among the

working classes, of thrift, of facilities for saving, of the desire to save, and of a healthy and honourable spirit of self-help and self-dependence.

From these postulates it appears to result that direct aid from the State towards the establishment of old-age pensions is unnecessary, and, if unnecessary, detrimental to the best interests of the classes concerned, and this objection to State intervention on historical, moral, and economic grounds, stands separate and apart from the grave financial objections to be urged on the ground of the enormous and incalculable cost which any such scheme would ultimately involve. Whilst thus opposed to any reopening of the principle of intervention by the State, I desire to express my conviction that much may be done, in the way of the encouragement of thrift, by the Friendly or Provident Societies themselves, and by the action of the Legislature in strengthening their position, and in giving all legitimate facilities, through these societies, and through the Post Office and other agencies, for the improvement and development of existing powers and methods.

With regard to cases (which there must always be in every community, however well constituted) falling outside those hereinbefore contemplated, I hold that, if our recommendations for careful inquiry and discriminating treatment are adopted, no respectable aged person need or ought, through misfortune alone, to be subjected to the necessity of ending his or her life in the workhouse.

MEMORANDUM BY MR. C. S. LOCH.

I agree with Lord Lingen's remarks in regard to the parts of the Report that deal with the Poor Law. . . .

Wherever it is possible, "the second poor," to use the old definition mentioned by Sir Henry Longley, should, in my opinion, be assisted in preference from charitable sources, on some organised system, combining personal voluntary charity with charitable help. This will become easier as the co-operation between poor law and charity recommended by the Commission is extended.

I agree with the remarks made by Mr. Roundell, Mr. Pell, and Mr. Henley, in regard to paragraph 24 of the Summary.

MEMORANDUM BY MR. J. J. STOCKALL.

Having signed the Report, with which, on the whole, I cordially agree, I think it well to express my opinion that danger may arise to a portion of the class who now make provision in some measure for old age for themselves in the various friendly and other thrift societies, should they be induced to depend upon relief from the rates, or a pension from the State, as a part of their subsistence in old age, and to look for it as a right, rather than depend upon a provision made entirely by themselves. Such provision, as the evidence brought before us clearly proves, is increasingly being made by the labouring classes. I fear and believe it possible a worse evil may be created than any now supposed to be existing under the administration of the present Poor Law, if rate or State aid should come to be

received with complacency by any material proportion of those who now provide for themselves. In my opinion, the granting of such aid would lead to entire dependence upon the State of a great number of those who now, without the hope of such assistance, are nerved to make provision for themselves, by which process self-respect is gained and character given to the nation.

I entirely concur in all our recommendations which favour a different treatment to persons of good character, as distinguished from that apportioned to the wastrel and drunkard. While holding that the former class are entitled to such consideration as would make their lives as happy as possible, I am not prepared to endorse the view that these deserving poor should be encouraged to look upon parochial or State provision with satisfaction, or as a desirable source of provision for their old age.

REPORT BY THE RIGHT HON. J. CHAMBERLAIN, M.P.,
THE RIGHT HON. C. T. RITCHIE, M.P., SIR H.
MAXWELL, BART., M.P., MR. HUNTER, M.P., AND
MR. CHARLES BOOTH.

We are of opinion that the recommendations in the preceding Report are inadequate, and do not go as far as the evidence before the Commission would warrant.

. . . The views of the advocates of the present system and of those officially engaged in its administration, have been laid before us with great fulness by a large number of able witnesses, while the dissatisfaction so largely felt and expressed in the country has been brought to our notice by selected representatives whose limited number gives no

adequate impression of the popular sentiment on the question.

. . . We emphatically agree with the paragraph in the Report which says :—"Making every allowance for the qualifications which we have enumerated, we cannot but regard it as an unsatisfactory and deplorable fact that so large a proportion of the working classes are, in old age, in receipt of poor relief."

We are also impressed with the fact . . . that there are in addition to the number of actual paupers, large numbers of persons who are always just removed from pauperism, and who endure great privations in order to keep off the rates, and we agree that they form a class quite as deserving of consideration as others who are actually numbered in the returns as paupers.

We think it is evident that, where there has been a diminution (in old-age pauperism), it is due in part to stricter administration, but chiefly to the increased prosperity of the working classes generally. We believe that the first of these influences has been carried, on the whole, as far as can be done without fear of a reaction; and as regards the second, we are afraid that we cannot calculate upon such a tide of national prosperity in the future as marked a large portion of the decade of 1872 to 1882.

While we are fully alive to the evils of indiscriminate parish relief, we are convinced that unless more respect is paid to the prevalent and well-founded sentiment in favour of some distinction between the aged who are brought to poverty by no fault of their own, and those who

have become paupers through drunkenness, improvidence, and misconduct, the agitation against the present administration of the Poor Law may become irresistible, and lead to changes undesirable in the interests of economy and morality.

We fear, however, that a mere recommendation addressed, as is proposed in the Report, to every board of guardians in the kingdom, will be insufficient unless there is some force behind it in the shape of power to compel its adoption.

Assuming, . . . that everything in reason were done to improve the position of the aged pauper, we must express our strong conviction, that even under the most favourable circumstances, Poor Law relief will be a most unsatisfactory method of dealing with the deserving poor in their declining years.

We admit the importance of many of the objections urged to the various (pension) schemes that have been laid before us, and we acknowledge the serious difficulties, both economical and social, which surround the question, but we are not convinced that they are insurmountable, nor that some at least might not disappear on fuller enquiry. . . .

MEMORANDUM BY THE RIGHT HON. C. T. RITCHIE, M.P.

The most important recommendation made in the Majority Report is that adequate out-door relief should be given to aged destitute persons of good character and thrifty antecedents, who are not living under conditions of health or surrounding circumstances, which make it

evident that relief can only be properly afforded in the workhouse. With this recommendation I cordially agree, but I do not consider that any efficient means are suggested in the Report by which it will be made operative. . . . I fear the recommendation in question will in many cases remain a dead letter, unless means are taken to secure that ill-considered and inadequate decisions may be reviewed. In Scotland, an appeal lies from the parochial boards to the central authority, and the evidence before the Commission shows that it works without difficulty or friction. I am of opinion that this principle should be adopted in England in the case of the aged poor. . . .

MEMORANDUM BY MR. BOOTH RELATING TO OUT-RELIEF.

I do not entirely agree with the views on this subject expressed either in the Report I have signed or in that which I have not signed.

Unless as a temporary expedient, I hold any increase in the amount of relief given, whether as regards each case, or as regards the number of cases relieved, to be a greater evil than so-called "inadequacy" in either direction. . . .

. . . In towns it may be well to divide strictly the functions of poor relief and charity, and to restrict very closely the numbers on the permanent out-door list, and to relieve "adequately" those who are relieved at all, under very close and constant supervision. In country places, on the other hand, a small weekly allowance to the indigent old (and especially women), given with a general knowledge of their position and careful kindness, answers very fairly

well. This parish allowance forms a nucleus round which family, friendly, and charitable contributions gather, and although the first enquiries ought to be searching, it is usually unnecessary, and may perhaps even be unwise for the guardians to worry their pensioners by too close a supervision afterwards, especially with regard to their earnings. It is, in my opinion, a mistake to suppose that such casual earnings on the part of those of the old who are assisted from the rates are economically injurious to the community in any serious sense. The economic injury caused by out-relief lies deeper, being inherent in any form of assistance to the old, given only to those who have not saved, or whose savings are exhausted.

REPORT BY MR. JAMES STUART, M.P.

. . . While agreeing with the positive recommendation, as far as it goes, contained in paragraph 2 (reinforced by paragraphs 3 and 4) of the Summary of the Majority Report, to the effect that out-door relief should be more generally granted, rather than in-door relief, to the deserving aged poor, I regard the recommendation as inadequate unless there be added some measure for securing its adoption by boards of guardians. In the Metropolis, moreover, a change in the law is necessary, if this recommendation is to have practical effect. . . .

As to classification inside of workhouses, the Report should, in my opinion, go farther than it does. It should insist upon that classification. . .

The separation of the deserving aged in-door poor might be effected to some extent by encouraging and enabling boards of guardians to establish a limited

number of homes on the almshouse principle, which; in the case of large towns, might be placed in the neighbouring country. . .

REPORT OF MR. HENRY BROADHURST, M.P.

I believe that the time has now come for great and fundamental changes in the provision for the aged poor . . . A state of things in which two out of three of large sections of the labouring population are condemned, after lives spent in hard and ill-paid toil in the service of the whole community, to linger out the rest of their days in pauperism demands, in my opinion, the immediate attention of Parliament.

Nor can I anticipate that any mere development of existing Poor Law arrangements will meet the requirements of the case. . . .

I am equally opposed to the view that the maintenance of the aged should be left to the private charity of the well-to-do. . .

I believe that the only adequate way of dealing with the situation is frankly to recognize the maintenance of the aged as a public charge to be borne by the whole community. . . .

. . . I believe that a system, under which any person could, at the termination of his working life, obtain a pension of even five shillings a week, would quickly remove all the worst features of the present situation, and keep most of the thrifty poor outside the contaminating circle of the Poor Law. Far from anticipating any demoralisation of character from such a system, I believe that it would indirectly bring about an improvement in the standard of life and personal character of the poorest class. . .

. . . I object to the proposal that the necessary funds should be raised, either wholly or in part, by contributions collected from the people themselves. I am, therefore, opposed in principle to all contributory or insurance schemes, such as those of the Rev. Canon Blackley and Mr. J. Chamberlain. It has, in my judgment, been conclusively proved, by witnesses of all shades of opinion, that any voluntary scheme of National insurance or contributory pensions would benefit only those who could afford to make the contributions, and would leave unaffected the great majority of the aged poor, whose wages have been insufficient, or whose work has been too irregular, to allow them to save. The grant of any aid to such a scheme out of the taxes would amount, in my view, to a cruel hardship upon the very poor. The agricultural labourer, the unskilled worker in the towns, and the woman wage-earner—few of whom could ever obtain a pension under an insurance scheme—would be taxed on every cup of tea or pipe of tobacco, in order that pensions might be awarded to the comparatively comfortable class of well-paid mechanics and foremen who were in a position to make the contributions required.

. . . For the State to enter into competition for the available subscriptions of the wage-earners must necessarily increase the difficulty of all Friendly Societies, Trade Unions, and Industrial Insurance Companies, whose members and customers within the United Kingdom probably number in the aggregate from eleven to twelve millions of persons.

On the other hand, Mr. Charles Booth's proposal for the grant of a pension from public funds without personal

contributions, may secure the hearty support both of the Trade Unions and the Friendly Societies. The provision of a minimum pension for all aged persons would, in my view, increase the business and facilitate the progress of all these valuable forms of thrift. . .

The present practice of making children contribute to the support of their parents should be radically changed. . . To compel a labourer earning only eleven to fourteen shillings a week to contribute towards the support of his aged father, as is now often done, is not only deliberately to manufacture pauperism, but also to rob the worker, the mother of the family, and the young generation, of some of the food and clothing indispensable to their efficiency. . . It exercises a harmful influence upon the character and family affections of the poor, and yields in aid of the poor rate a quite insignificant amount. . .

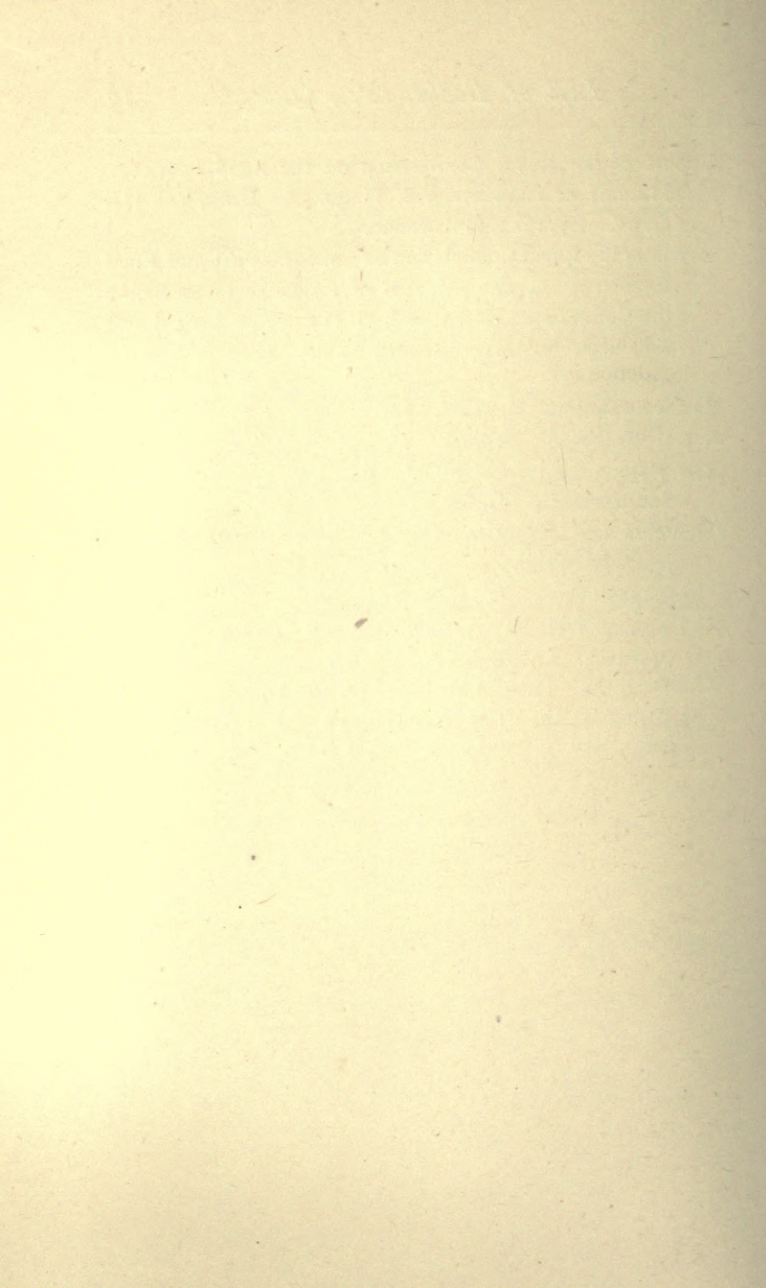
. . . Whilst realising to the full all the objections to the lax grant of out-door relief to the able-bodied, and the still greater objections to the demoralising influence of private charity, I think that, pending the adoption of State pensions, full and adequate pensions from Poor Law funds should be freely granted in the shape of out-door relief to the aged poor of good character. The present . . . discouragement of partial savings should be abolished and out-door relief freely given to supplement benefit societies, or other superannuation allowances of small amount . . .

LIST OF BOOKS, &c., QUOTED.

- A Plea for Liberty. Edited by T. Mackay. Murray. 2s.
Charity and Food. Longmans, Green & Co. 1s.
Charity Organisation Review. Published monthly. 6d.
Conditions of Effectual Work amongst the Poor. Miss
Sewell. Spottiswoode & Co. 2d.
Considering the Poor. A Sermon by the Rev. R. Eyton.
1887. 6d.
Dispauperisation. Pretyman. 5s.
Economics of Industry. Prof. Alfred Marshall. 3s. 6d.
Economic Journal. 2s. 6d.
England. Escott. 3s. 6d.
Essay on Population. Malthus. 5s.
Friendly Societies Commission ; Fourth Report. Eyre &
Spottiswoode. 3s. 9d.
History of the English Poor Law. Sir G. Nicholls. Murray.
2 vols. 8vo. 14s.
How to help Cases of Distress. C. S. Loch. 2s. 6d.
Insurance and Saving. Charity Organisation Series. Swan
Sonnenschein. 2s. 6d.
Local Government Board Annual Reports :
1st Report, 1871—2 (Edward Wodehouse on Out-
relief). 3s.
2nd Report, 1872—3 (Albert Pell on Out-door Relief in
Brixworth Union). 2s.

- 3rd Report, 1873—4 (Rev. W. Bury on Out-door Relief in Brixworth Union; H. Longley, Poor Law Administration in London; Octavia Hill, Relief: Official and Volunteer Agencies in Administering. Col. Lynedoch Gardiner). 4s.
- National Pensions. H. C. Bourne. Macmillan's Magazine. Feb. 1892.
- Old Age Pensions and Pauperism. C. S. Loch. Swan Sonnenschein. 1s.
- Our Common Land. Miss Octavia Hill. 3s. 6d.
- Out-door Relief and "A more excellent Way." By the Rev. Wm. Bury. 1d.
- Out-relief: A paper by Albert Pell. Knight & Co. 3d.
- Pauperism and Relief. B. Fleming. Knight & Co. 4d.
- Pauperism: its Causes and Remedies. Prof. H. Fawcett. 5s.
- Pauperism and the Endowment of Old Age. C. Booth. 5s. Cheap edition, 6d.
- Pensions and Pauperism. Rev. J. Frome Wilkinson. Methuen & Co. 1s.
- Penny Dinners: Prize Essays issued by the Central Council for Promoting Self-supporting Penny Dinners.
- Plain Words on Out-relief. Knight & Co. 1s.
- Principles of Political Economy. J. S. Mill. 5s. and 3s. 6d.
- Problems of Poverty. J. A. Hobson. 2s. 6d.
- Reports of the Poor Law Commissioners, 1834, 1836, 1839, 1840.
- Reports of Poor Law Conferences, published annually. 6s. 6d. Reports of each Conference are published separately, 6d. each. Knight & Co.
- Report of the House of Lords on Poor Law Relief. 1888.
- Rights of the Poor. S. R. Bosanquet.

- Report of the Royal Commission on the Aged Poor. 1s.
Minutes of Evidence, Vol. II. 4s. 3d. Ditto, Vol. III.
4s. 2d. Eyre & Spottiswoode.
- Report of the Royal Commission on Labour. Fifth and Final
Report, Pt. I., 2s. Minutes of Evidence taken before
the Commission as a whole, 4s. 11d. The Agricultural
Labourer, Summary Report, 1s. 4d. Eyre & Spottis-
woode.
- Social Evolution. B. Kidd. 10s.
- Social Wreckage. F. Peek. 1s.
- The State and Pensions in Old Age. J. A. Spender. Swan
Sonnenschein. 2s. 6d.
- Thoughts and Experiences of a Charity Organisationist.
Hornsby Wright.
- The English Poor. T. Mackay. 7s. 6d.
- The English Poor Law System, Past and Present. Dr. P. F.
Aschrott. Knight & Co. 10s. 6d.
- The Original. Thomas Walker. 5s. and 1s.
- The Poor Law, the Friendly Societies and Old Age Destitu-
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